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JASPER HOUSING STUDY

**Prepared for:
Jasper Town Committee
and
Canadian Parks Service**

July 1991

JASPER HOUSING STUDY

REPORT SUMMARY

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Introduction

- ❖ The accompanying report describes the current housing situation in Jasper, analyzes the a range of housing-related issues and sets out a series of recommendations to alleviate current and emerging housing problems. The report was commissioned in late 1990 by the Jasper Town Committee (JTC) and the Canadian Parks Service (CPS) in response to a growing community concern about the increasing lack of affordable housing in Jasper.
- ❖ Jasper residents were actively involved in the housing study, either in an interview setting, as one of 409 respondents to a housing survey undertaken in March, 1991, or as a participant at the Housing Forum held in June, 1991. A Housing Sub-Committee of the Jasper Town Committee participated in all aspects of the study, from the development of the terms of reference to the review of consultants' final report.

The Current Housing Market - Demand

- ❖ Demand for housing has outstripped supply in Jasper during the past three years. This has resulted in increasing costs of housing and difficulty finding suitable accommodation, particularly for newcomers to the community and households in transition. A number of "indicators" attest to this situation:

Housing Prices

There has been a significant escalation of house prices since 1988. Between 1988 and 1989 the average price increased almost 12%; between 1989 and 1990, the increase was a remarkable 29%.

Affordability for Home Owners

Using the standards normally used by lending institutions, prospective home owners would need to have a household income of \$52,320 in order to afford a home costing \$156,200 – the average price of homes in Jasper in 1990.

Vacancy Rates

Rental vacancy rates fluctuate widely in Jasper, depending on the state of the economy. The vacancy rate reached a high of 18% in 1983, declining over the last eight years to less than 1%.

Rental Rates

Rents increased considerably between 1989 and 1990. Prior to that, rent levels had been quite stable, with increases of less than 1% during the mid-1980s. Rents ranged from a low of \$340 for a bachelor apartment to \$700 for a three bedroom townhouse in 1990.

Shelter costs relative to income

In 1986, the proportion of renters paying more than 30% of their income on housing was 22%. Although no directly comparable data is available, results from the March, 1991 housing survey indicated that almost 49% of responding renters pay more than 30% of their income for rent and 53% of owners pay more than 30% of their incomes on major housing costs. This affects all age groups and household types.

Current Housing Market - Supply

- ❖ Only six housing units were built in Jasper between 1986 and 1989. This pattern changed in 1990 when the firm of IntraWest built a 73 unit condominium townhouse complex -- **Stone Mountain** -- in Cabin Creek West. At the time the study was undertaken, none of these units had been sold. The "need to reside" policy precludes these homes from being sold to investors or as seasonal homes. High prices and unpopular unit layouts have deterred local purchasers.
- ❖ Secondary suites provide an all important "safety valve" in Jasper's housing market. They are affordable for many single person households and lone-parent families as well as being an important source of income for homeowners struggling with high mortgages. It is estimated that about 1 in every 6 single family homes has an income-producing suite.

Economic Context

- ❖ Jasper's economy has recovered from the mid-80s recession and a number of investment decisions have been made which have both short and long term impacts, principally within the hospitality sector.
- ❖ The Jasper Park Lodge, now operating on a year-round basis, has a ten year expansion program which, when complete, would more than double the number of units on the premises. Other major employers in Jasper include CN Rail and the Canadian Parks Service.
- ❖ Within a provincial context, Alberta expects to experience strong positive growth with resource industries leading the way. The economy has surged during the past three years. Net in-migration was about 16,000 in 1990 and is expected to increase to 18,500 in 1991.
- ❖ Tourism is expected to continue to be a strong sector within the provincial economy. Tourism Alberta forecasts an increase of over 30% in the number of person trips to Jasper between 1990 and 2000, with the majority of the growth coming from U.S. and overseas visitors.

Current Housing Inventory

- ❖ A land-related data base was created through the housing study. 912 residential property files were created with an average of 36 entries for each property. This data base was established to be updated on a continuous basis.
- ❖ In June 1991, there were 1681 residential units identified. Categorized by housing "type" these are as follows:

Single Family Dwellings	611
Dwellings in duplexes	134
Trailers	89
Townhouses	181
Apartments	465
Secondary Suites	98
Staff Units	103

Community Issues

- ❖ A thirty-five question survey was distributed to Jasper residents in mid-March to gain information about the current housing situation and to provide people with an opportunity to express their personal concerns and opinions. A response rate of 66.7% was achieved with 409 surveys completed out of the 613 that were accepted by residents.
- ❖ Survey tabulations are presented as Appendix B to the report. Highlights and selected quotes are provided in Chapter 4.
 - **Affordability** (high cost of housing) and **availability** (lack of housing or poor choice of housing) were the **two key issues** identified through the survey. These concerns were felt particularly keenly by people who would like to make a move or are contemplating a move within the coming six months.
 - There is a **relatively high degree of satisfaction** with their current dwelling among residents who were not considering a housing move. People with "special needs" and families with children were considered by respondents as having the greatest difficulty in finding affordable, adequate housing.
 - The respondents were divided in their response as to how to handle future residential growth. Many people favour the release of more land for new housing development; others expressed the desire to discourage/restrict growth.
- ❖ Interviews were held with a number of "key informants". While there was a consensus that there is a serious housing problem, there was a fair divergence of opinion as to what exactly are the specific problems and what solutions should be pursued.

The Economics of Rental Housing Construction

- ❖ "Economic rents" are still well below "market rents" and there has been little incentive for developers to promote the construction of new rental housing. Although the gap between "economic rents" and "market rents" is closing with decreasing interest rates, it is unlikely that any rental housing will be built without a government subsidy program.

- ❖ Chapter 5 presents a development "proforma" for a typical two-bedroom unit in a wood frame apartment building.

The Existing Regulatory Framework

- ❖ Development in the townsite has been tightly controlled by the Federal Government, through its agent the Canadian Parks Service. This control is founded in the philosophy that the Park exists and is managed for the benefit, education and enjoyment of all Canadians and that the size and appearance of the townsite must be in keeping with its magnificent natural setting.
- ❖ The Parks Service acts both as **landlord** (through land lease authority) and **regulator** of development (through a variety of mechanisms emanating from the National Parks Act). This has benefits and drawbacks as outlined in Chapter 7.
- ❖ During the past twenty years, there have been several **land releases** for multi-family market housing and one land release for both single and multi-family housing. The primary intent of these land releases has been to produce necessary new housing through private sector companies (with the exception being in Cabin Creek West through a non-profit society). The principal concern at the time of these release was to bring about affordable housing. No mechanisms were provided to ensure the affordability of these developments for subsequent residents.

Housing Programs and Emerging Initiatives

- ❖ Chapter 7 outlines the range of housing programs that exist and the initiatives that have been taken in Canada and the U.S. in recent years. This includes current information on three mountain resort communities — Whistler, Aspen and Banff. Several innovative programs and projects are underway which will serve as models for Jasper.

Future Requirements and A Strategy for Action

- ❖ Chapter 8 draws together the most significant aspects of the analysis and provides a concluding commentary. Housing availability is considered to be a

manageable, resolvable problem, whereas affordability is a more difficult and complex challenge.

- ❖ It is estimated that the population could increase from a current base of about 4,100 to between 4,800 and 4,900 in ten years. This 700-800 person increase will come from new jobs created directly and indirectly from increasing tourism. The estimate is predicated on two important considerations: no significant restriction of new commercial development and an adequate supply of affordable housing will be available.
- ❖ The largest increase will come in the age 35 to 54 group — the baby boom generation. More family-oriented housing will be required to meet this demand.
- ❖ It is estimated that there will be a need for between 280 and 320 new housing units over the next ten years.
- ❖ There are two recurring themes embodied in the recommendations:
 - Employment and population growth will occur in Jasper over the coming decade and steps should be taken now to ensure that future housing will be both available and affordable.
 - That the Jasper Town Committee and the Canadian Parks Service should encourage and facilitate the establishment of one or more non-profit authorities to build and manage new affordable housing for those groups least able to afford market housing — low and moderate income families and single people.
- ❖ The recommendations of the study are organized into two groups: housing for permanent residents and housing for seasonal residents.
- ❖ *For permanent residents, the consultants recommend that the first priority should be the wise use of existing land and buildings.*

Recommendation #1a

The CPS should identify and confirm all vacant sites available for housing within the built-up area of the townsite. Subsequently, CPS should prepare design and development guidelines and issue a proposal call for the construction of rental multi-family housing on these sites. At the same time

CPS should issue a proposal call for the on-going operation of these by a non-profit organization.

Recommendation #1b

CPS should examine its own portfolio of housing in Jasper to determine which sites are suitable for redevelopment to accommodate more households. If a site or sites are identified, CPS should decide whether these properties would be redeveloped for on-going operation by a non-profit organization or whether CPS would remain as owner/landlord. Subsequently, CPS should prepare design and development guidelines and issue a proposal call for the housing re-development.

Recommendation #2

The Jasper Town Committee should review the Town Plan to ensure that no residential properties are rezoned to commercial use unless no other opportunity exists.

Recommendation #3

No more single family homes should be built on properties zoned as "R2". If properties are currently zoned for duplex use, they should be developed as such.

Recommendation #4

Secondary suites should be allowed in single detached homes. A maximum size relative to the size of the primary home and adequate on-site parking should be established within the zoning regulations.

Recommendation #5

An additional review of the Zoning Regulations should be undertaken to ensure that the regulations encourage, rather than preclude, the development of appropriate multi-family housing. If warranted, potential problems should be identified and appropriate changes should be made.

Recommendation #6

The CPS should review the "need to reside" policy to ensure that "loopholes" are eliminated. A more consistent enforcement is also recommended.

Recommendation #7

The JTC and the CPS should not permit the conversion of existing rental suites to tourist accommodation. Applications for a conversion of this type should not be allowed.

Recommendation #8

The JTC and the CPS should meet formally, at the earliest possible opportunity, with the owners and managers of Cavell Court to determine what can be done on a co-operative basis to alleviate the current problems with the facility.

Recommendation #9a

The CPS should review all existing land leases with operators of existing multi-family developments to ensure that they are meeting the terms of their lease regarding rent levels. In future leases with private or non-profit owner/operators of multi-family rental housing, the Crown should attempt to ensure some form of reasonable rent control/rent review over the life of the lease.

Recommendation #9b

The CPS should ensure that all leases for land which are entered into at lower than market value (with the purpose of providing affordable housing) allow little or no capital appreciation for the lessee on the land component. In future, specific agreements should be signed that limit capital appreciation to the building and improvements made to the building only.

Recommendation #10

All new releases of land should contain a "give back" clause within the lease which requires the lessee to give up the lease if development does not occur within a specific time frame.

Recommendation #11

The community should become more aware and better informed about existing Alberta Government and Federal housing programs. Certain programs are well suited to Jasper.

- ❖ *The second priority will be to provide more land for new housing in order to meet the demand for housing for the next 10 - 15 years.*

Recommendation #12

The JTC and CPS should initiate a comprehensive study to identify approximately 50 acres of land (including local roads but excluding parks and public facilities) which could be serviced and available for the development of a mix of housing types during the next ten years. This would include the identification of environmentally sensitive areas as a first step.

Recommendation #13

Any future new subdivision should include parcels to accommodate single detached dwellings, duplexes, townhouses, apartments and, possibly, a mobile home park.

Recommendation #14

Small lot single detached housing and cluster housing should be encouraged in new subdivisions, but the scale of the houses should be in keeping with the small dimensions of the lot and the established character of Jasper.

Recommendation #15

Additional consideration should be given to finding the best ways to ensure that new housing is affordable to future home buyers and renters as well as to first-time buyers and renters. In particular, consideration should be given to the establishment of "equity co-operatives".

Recommendation #16

The accompanying schedule identifies the number of housing units which should be added in each year of the coming ten year period to address current needs and meet expected demand. It is intended as a guide for the JTC and the CPS.

Year	Single/Duplex	Townhouses	Apartments
1992/Year one	10	-	35
1993/Year two	10	40	-
1994/Year three	25	-	-
1995/Year four	-	-	-
1996/Year five	25	25	-
1997/Year six	-	-	35
1998/Year seven	25	-	-
1999/Year eight	-	-	-
2000/Year nine	-	25	-
2001/Year ten	25	-	-
Sub-Total	120	90	70
Plus Secondary Suites			25
Total	120	90	95

- ❖ *Jasper will always attract a number of seasonal residents whose work is dependent on the activities of the season. Their housing needs should be addressed as a priority.*

Recommendation #17

As a general policy, employers should be required to provide housing for all seasonally-employed staff who are not permanent residents of Jasper.

Recommendation #18

As a general policy, commercial enterprises should not be allowed to acquire existing homes or dwelling units in Jasper to house their seasonal staff.

Recommendation #19

In the event of a major land release (cross-reference recommendation #12) for housing, employers should be given an opportunity, whether on an individual basis or on a collective basis, to acquire small parcels for the construction of new employee housing.

Recommendation #20

The JTC/CPS should approach Canada Mortgage and Housing Corporation to secure partial funding for a "demonstration project" for an innovative housing project (e.g. equity employer co-operative) for seasonal staff.

- ❖ *The benefits of this study will come from an early implementation of the many of the recommendations.*

Recommendation #21

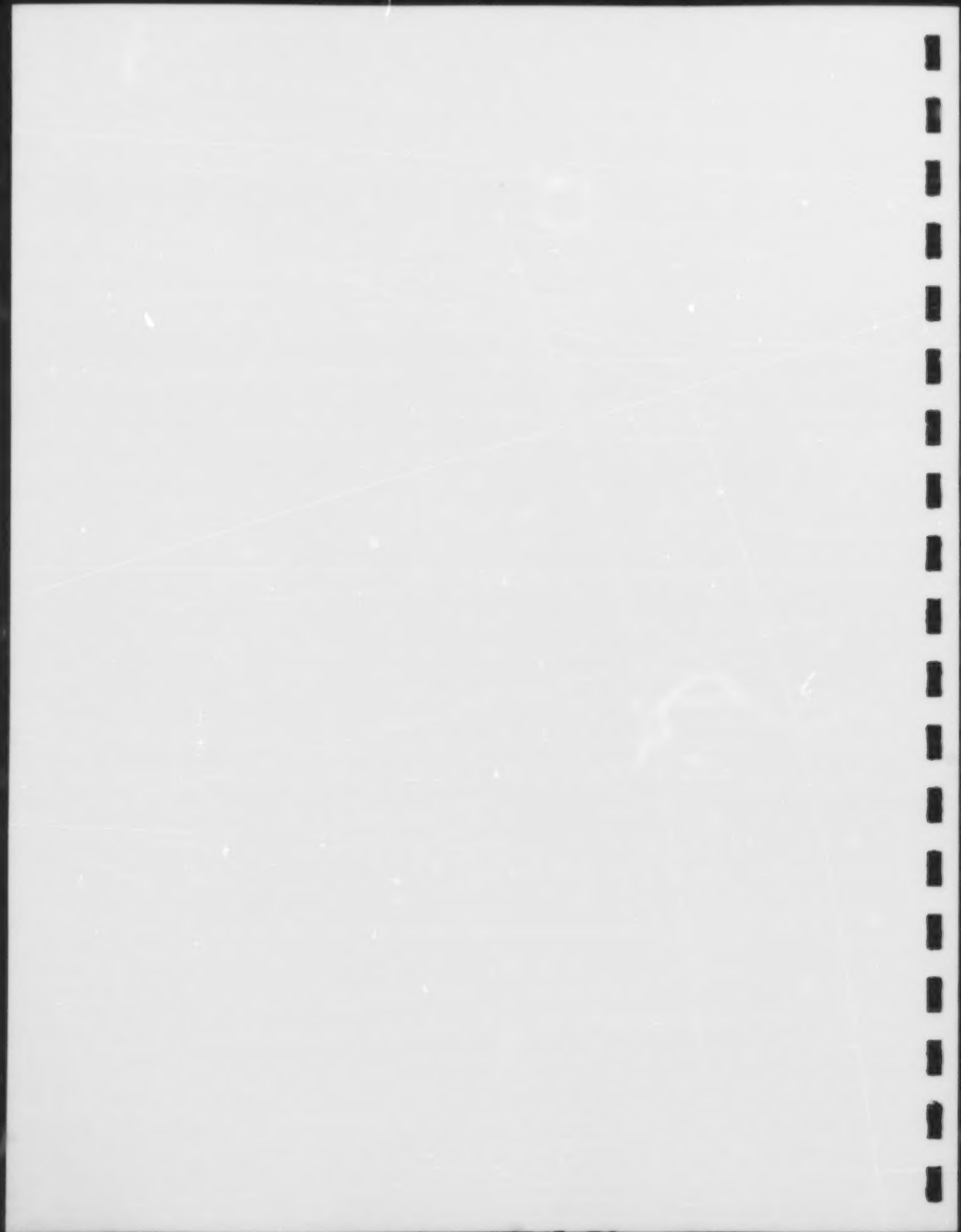
The JTC/CPS should consider assigning staff to initiate the recommendations contained in this report.

Recommendation #22

The CPS should work towards improved records-keeping through computerization of real estate transactions, building permits and other relevant housing-related information.

Recommendation #23

The CPS should allocate resources to carry on the updating of the computerized Residential Land Data Base established as part of this study.



JASPER HOUSING STUDY

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JASPER HOUSING STUDY

CHAPTER ONE INTRODUCTION



CHAPTER ONE INTRODUCTION

1.0

WHY WAS THIS STUDY UNDERTAKEN?

This report is the result of an in-depth study of the housing situation in Jasper. The study was initiated by the Jasper Town Committee (JTC) and the Canadian Parks Service (CPS) in response to a growing community concern about the increasing lack of affordable housing and an awareness of the need to plan for some amount of future growth. The report is intended to provide Town representatives, CPS officials, and local residents with a better understanding of what is happening -- and why -- in Jasper's housing market and to outline measures which can be taken to reduce the magnitude of the problems -- both now and for the future.

The terms of reference for the study are outlined in Appendix A. As a point of departure, the housing study was "to verify and quantify the housing supply and demand within the townsite of Jasper and to make short and long-term recommendations for solving the problems". A number of specific other objectives for the study were established by the Housing Sub-Committee of the Jasper Town Committee and CPS staff.

Renewed economic growth within Jasper since 1988 has received mixed reviews. While tourism has re-bounded, CN has stabilized its operations and people are generally more optimistic about the future, this situation has also resulted in increased pressures on the housing market. In economists' terms, demand has increased and supply has been almost static, resulting in an "upward adjustment" of prices. This adjustment has most certainly occurred in Jasper and, quite simply, right now too many people are looking for too few places to live.

This situation has consequences for almost everyone in Jasper and, particularly, for people who by choice or circumstance are renters. Single income households, including seasonal workers and lone parent families, experience the most difficulty finding suitable accommodation or make unwanted compromises. Seniors on fixed incomes and low income two parent families also face increasing difficulty in finding accommodation. Among homeowners, those who want to move to larger or better housing are also faced with the

problem of too little choice and escalating prices. While the situation is serious for people living in Jasper, it also presents a serious obstacle to those who are considering a move – either temporary or permanent – to Jasper. When compared with many other Alberta communities, housing prices in Jasper are considered by many people to be "sky-high".

The current situation will be alleviated by one of two things – a local economy which goes into decline or a series of decisions and subsequent action by the Town Committee, CPS, major employers and, potentially, non-profit societies to work together for a more affordable future.

In most growing municipalities in North America, the principal challenge is to have enough serviced land and as few regulatory barriers as is reasonable to allow for the construction of new housing, or the better use of existing land and houses. In so doing, the price of housing can be kept "affordable". This normal market situation does not apply in Jasper, where there is a long-term commitment to keeping the Town relatively small and compact, befitting the magnificent National Park setting and the sensitive natural environment. Different measures may be needed in Jasper to ensure an improved housing situation, particularly in light of the community's concern with environmental preservation.

1.1

STUDY OUTLINE

One of the key components of the study was to involve the community in the assessment of the current housing situation and in the discussion of implementable solutions. To this end, the consultants met individually with approximately twenty residents/business people and held telephone interviews with many others during the period November 1990 through March 1991. In March, 1991 a comprehensive housing survey was undertaken, resulting in responses from 409 Jasper residents.

In addition to the material contained in this report, the consultants coordinated the computerization of a wide range of land-related information for each of the 912 residential properties in Jasper. The creation of this database is a major step forward for the Town in the organization and maintenance of land-use records and, if maintained, can be an on-going tool for monitoring and analyzing changes within the community.

The report that follows is both descriptive and prescriptive:

- Chapter Two discusses in detail what's been happening in Jasper's housing market and why.
- Chapter Three presents the first comprehensive inventory of Jasper's housing inventory.
- Chapter Four plays back how the community sees the situation – through the results of the residents' survey and through the perspective of a number of individuals who were interviewed.
- Chapter Five looks at the economics of multi-family housing construction.
- Chapter Six discusses the legislation and regulations which have a direct impact on Jasper's housing market and summarizes the land release programs of the last fifteen years.
- Chapter Seven projects future housing demand for the coming decade.
- Chapter Eight sets out a series of recommendations for action by Parks Canada, the Jasper Town Committee, Jasper employers, and others.

Throughout the period of the study a great deal of information was generously provided by many people. Particular thanks must be extended to the residents of Jasper who took the time to meet personally with the consultants and to all those who contributed their knowledge and opinions through the survey. Throughout the study, the on-going support, interest, and advice of members of the Jasper Town Committee Housing Sub-Committee was greatly appreciated.

Helpful and timely information was also provided by CPS staff in Calgary and Jasper, by market analysts and appraisers at CMHC in Edmonton, and by researchers and program officers at Alberta Department of Municipal Affairs. Additional information was obtained through the Alberta Bureau of Statistics, Alberta Tourism and Alberta Economic Development, the Yellowhead Regional Planning District, and Improvement Districts 12 and 14.

JASPER HOUSING STUDY

CHAPTER TWO
THE CURRENT HOUSING MARKET

CHAPTER TWO

THE CURRENT HOUSING MARKET

2.0

INTRODUCTION

Jasper residents have used many adjectives to describe the current housing market -- "unfair", "disappointing", "ridiculous", "stressful", "frightening" are only a few. The over-riding concern relates to affordability -- zooming house prices and stiff rent hikes relative to incomes. "How can we afford to buy a family home at these prices?" "My rent is going up again -- how will I cope?" "The only thing that will help me buying this house is the extra income from a suite."

While the over-riding concern is affordability, the real underlying fear is that this situation will continue to the point where long time residents will move away, employers will not be able to attract quality staff, and the entire character of the community will change. These views are held by a broad cross-section of the population and are felt deeply by many residents.

This chapter looks at the housing market in a different way. Using a selection of indicators of housing affordability, we try to explain what is happening and why. This is intended to provide a better understanding of the pressures that have come to bear on the current market and to give some comparative information on the experience of other housing markets.

2.1

INDICATORS OF THE CURRENT HOUSING MARKET

There are a number of statistical figures, or "indicators", which are commonly used to describe and discuss a housing market in terms of the supply and demand factors that affect it. These are discussed below.

2.1.1

Escalating Home Prices

We have had an opportunity to review home sales in Jasper during the past five years. Accompanying Exhibit 2A shows the pattern of sales over this period. It is apparent from a review of these figures that there has been a significant escalation of house prices and that almost all of this increase occurred in 1989 and 1990. Between 1988 and 1989 the average price increased almost 12%; between 1989 and 1990, the increase was a remarkable 29%. Sales that have taken place in 1991 show a stabilization of prices, however, and it may be that the market has peaked for this cycle. This has been largely confirmed in discussions with realtors working in Jasper. In compiling this data, individual homes, condominiums and trailers were included. If condominiums and trailers were excluded, the average residential sale price would be significantly higher.

EXHIBIT 2A
JASPER RESIDENTIAL SALES 1986 TO 1991

Year	# of Sales	Volume	Avg. Price	Annual \$ Change	Annual %age Change
1986	33	\$3,518,200	\$106,612		
1987	49	\$5,336,850	\$108,915	\$2,303	2.16%
1988	43	\$4,610,000	\$107,209	(\$1,706)	-1.59%
1989	62	\$7,524,900	\$121,369	\$14,160	11.67%
1990	56	\$8,749,900	\$156,248	\$34,879	28.74%
1991 to 03.91	19	\$2,959,500	\$155,763	(\$485)	-0.31%
1986-1991	262	\$32,699,350	\$124,807		

Source: CPS/CitySpaces Consulting

Discussions with local residents have confirmed that prices have escalated dramatically during the past two years. Exhibit 2B illustrates the change that has occurred since 1985.

EXHIBIT 2B		
Location	1985 Prices	1990 Prices
Cabin Creek West		
Single Detached	\$150-175,000	\$175 - \$225,000
Townhouse	\$90 - 120,000	\$125 - \$149,000
Lot	\$35 - 45,000	\$73 - \$80,000
Cabin Creek East		
Townhouse	\$65 - 72,000	\$90 - 97,000
Older Town		
Single Detached	\$100,000	\$150 - 200,000
Single Detached + suite		add \$25,000
Duplex		\$275,000
Lots	\$45,000	\$80 - \$90,000

2.1.2

Decreasing Affordability for Home Owners

We have also examined home prices from the point of view of home ownership "affordability." Exhibit 2C illustrates how this has changed over time. Using the standards normally used by the lending industry, prospective home owners would need to have a household income of \$52,320 in order to afford a home costing \$156,200, the "average price" of homes in Jasper in 1990.

EXHIBIT 2C HOUSING AFFORDABILITY IN JASPER - 1986 TO 1991						
Year	Avg. Price	Mortgage Principal	Monthly Payments	Land Rent and Taxes	Monthly Charges	Minimum Annual Income Req'd
1986	\$106,600	\$85,000	\$818	\$105	\$923	\$36,920
1987	\$108,900	\$87,000	\$837	\$105	\$942	\$37,680
1988	\$107,200	\$86,000	\$925	\$105	\$930	\$37,200
1989	\$121,400	\$97,000	\$934	\$105	\$1,039	\$41,560
1990	\$156,200	\$125,000	\$1,203	\$105	\$1,308	\$52,320
1991	\$155,800	\$125,000	\$1,203	\$105	\$1,308	\$52,320

Source: CitySpaces Consulting
Notes: Downpayment of 20%, 11% Mortgage, 25 year amortization period
Land Rent and Taxes at \$105 per mo.

Local realtors confirm that it has become increasingly difficult for families to buy a home in Jasper. It was estimated that there were only about 50 people who might be able to buy houses in the \$120,000 range for whom this option was available. At the time of our discussions, there had been some "cooling out" of the market with price increases still occurring but at a lower rate than previously experienced. The view was that the market's income limits had been reached. Generally, it was felt that the "need to reside" clause in the land lease has contributed to the market being about 95% local buyers.

There has recently been considerable resistance to homes over \$200,000, with the average length of time on the market extending to four or five months. As a general comment, realtors believe that most of the demand is local rather than from out-of-town investors and that the primary reasons for escalating price has been from new demand from hotel or hospitality industry businesses acquiring housing for their staff. Realtors confirmed that there has been a significant proliferation of suites, particularly in Cabin Creek West. The additional income generated from these suites has been essential to allow many homeowners to afford their high mortgage payments.

2.1.3

A "Tightening" Rental Market

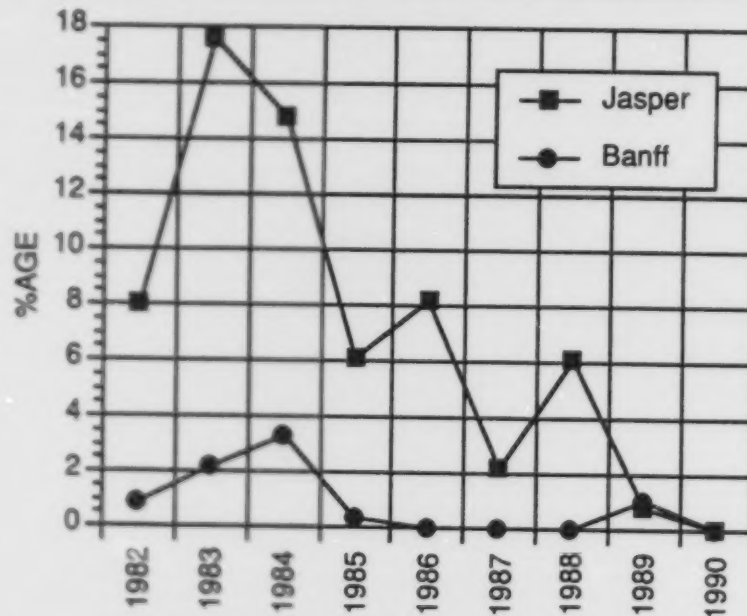
The rental housing market has "tightened" considerably in the past two years and it is likely that this condition of "too much demand" and "too little supply" will prevail for some time.

Historically, in urban areas, a "healthy" rental housing market is considered to be one where vacancy rates are between 2% and 3%. This condition generally allows some choice in the market for consumers, thereby keeping rents from rising too much, too quickly. Rural and resource-based communities such as Jasper generally experience a wider range of vacancy rates and a "healthy" market is less easy to define.

The vacancy rate pattern is illustrated in Exhibit 2D. It should be observed that the rental vacancy rate has fluctuated a great deal during the past decade. The recession of the mid-eighties had a negative effect on Jasper and the high vacancy rates of 1983/84 indicate that there was an out-migration of people seeking jobs in other locations. It is only since 1989 that the vacancy rate has been negligible.

EXHIBIT 2D

RENTAL VACANCY RATES JASPER AND BANFF, 1982 - 1990



Source: Alberta Municipal Affairs

The following exhibit illustrates the changing pattern of market rents during the last six years. From these figures it is evident that much of the increase has occurred during the past two years.

In examining the changing pattern of average rents it is apparent that rents were quite stable in one and two bedroom units during the period 1982 through 1988 and that the greatest increases have occurred since then. This pattern is somewhat different for three bedroom units where there has been an upward pressure on rents throughout the period. There was a very large jump in rents for three bedroom units in 1990. Exhibit 2E illustrates these patterns.

EXHIBIT 2E
JASPER RENTS 1982 TO 1990

Year	One Bedroom	%age Change	Two Bedroom	%age Change	Three Bedroom	%age Change
1982	\$400.00		\$448.00		\$480.00	
1983	\$417.00	4.25%	\$469.00	4.69%	\$495.00	3.13%
1984	\$395.00	-5.28%	\$472.00	0.64%	\$514.00	3.84%
1985	\$394.00	-0.25%	\$474.00	0.42%	\$519.00	0.97%
1986	\$415.00	5.33%	\$482.00	1.69%	\$524.00	0.96%
1987	\$415.00	0.00%	\$486.00	0.83%	\$533.00	1.72%
1988	\$415.00	0.00%	\$488.00	0.41%	\$536.00	0.56%
1989	\$420.00	1.20%	\$498.00	2.05%	\$549.00	2.43%
1990	\$438.00	4.29%	\$531.00	6.63%	\$596.00	8.56%

Source: Alberta Housing and Mortgage Corporation/CitySpaces Consulting

These rent increases are based on data collected by the Alberta Housing and Mortgage Corporation (AHMC) and represent average increases. While some renters who have experienced steeper rent increases might find these figures to be incredulous, discussions with a cross-section of landlords consider these figures to be valid.

The AHMC 1990 survey also reveals that there was a relatively wide range of rents among unit types. This range is presented in the following table.

EXHIBIT 2F		
Unit Type	Low Range	High Range
Bachelor 151 units	\$340	\$405
One Bedroom 145 units	\$380	\$454
Two Bedroom 117 units	\$450	\$575
Three Bedroom 71 units	\$543	\$700
Four Bedroom 3 units	\$630	\$650
Source: Alberta Housing and Mortgage Corporation Note: Units are in buildings of four or more units and do not include units in single family dwellings		

Exhibit 2G also illustrates the pattern of rents relative to the average renters incomes in Alberta and the overall Consumer Price Index for the province over the past five years. There are no reliable sources of information for renters incomes in Jasper over this period, nor is there a local Consumer Price Index. In the absence of this directly comparable data, we believe that these the two indicators used are still helpful in examining changing circumstances. In reviewing the accompanying table, it appears that renters in Jasper did not really experience significant rent hikes until 1990; whereas renters in Edmonton would have been faced with increases earlier.

EXHIBIT 2G
SELECTED INDICES - 1986 TO 1990

Year	Jasper Rent Index 1 Bedroom	Jasper Rent Index 2 Bedroom	Jasper Rent Index 3 Bedroom	Alberta Index Median Income Renter Households	Edmonton Consumer Price Index
1986	100.0	100.0	100.0	100.0	100.0
1987	100.0	100.8	101.7	115.1	104.8
1988	100.0	101.2	102.3	105.4	107.1
1989	101.2	103.3	104.8	113.4	112.4
1990	105.5	110.2	113.7	122.8	117.4

Source: CitySpaces Consulting derived from Statistics Canada (HIFE and Consumer Price Index)/AHMC

Although the rent increases experienced in Jasper during 1989 and 1990 are seen as very onerous for the occupants, when viewed in a wider context the rent increases may not be as problematic as being experienced elsewhere in the Province. In view of the relatively recent high vacancy rates in Jasper (pre-1988), the market has "not caught up" yet with increased demand. This "lagging" effect is common in a situation where vacancy rates go from very high to very low in a relatively short period of time. In effect, private sector landlords have not had an opportunity to raise their rents commensurate with what the market could actually bear. In our opinion average rent levels will probably show an increase in the August, 1991 survey.

Another indicator of rents in Jasper comes from CPS which owns and leases 21 dwellings in Jasper. Excluding the highest and lowest rents, the range for these dwellings is between \$529 and \$758. The rents are established through an assessment by the Canada Mortgage and Housing Corporation annually.

2.1.4

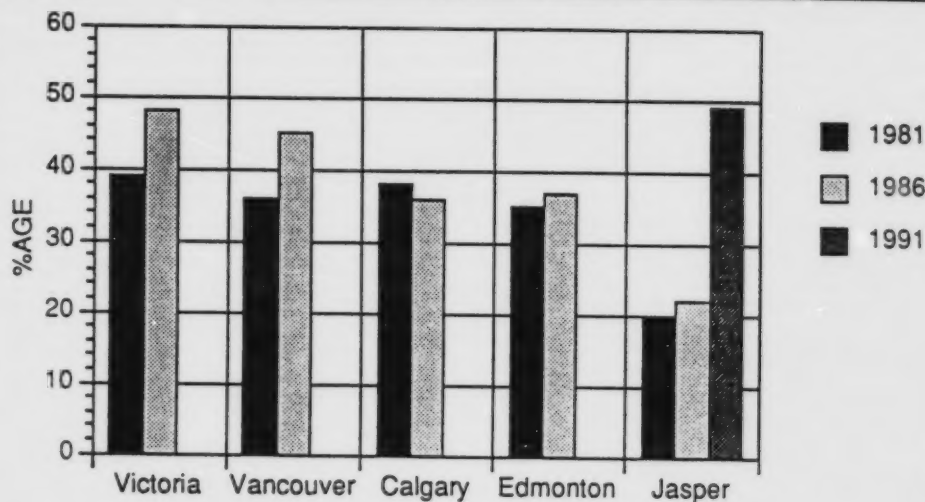
Affordability Problems Increasing

"Affordability" is usually discussed as a relationship between shelter costs and incomes. A common "rule of thumb" is that households paying more than 30% of their income on housing, have an "affordability" problem. If costs are more than 30%, there is usually a squeeze on other expenditures. For low and moderate income households, 30% is especially significant; for upper income households the 30% measure may not be as onerous.

In some communities where incomes are high, people are more able to afford increasing rents and increasing home costs. In Jasper, where many residents are employed in the hospitality industry, incomes are not exceptionally high. During the early 1980s when rents and home prices were relatively low, affordability was not a problem for middle income earners. During the past few years, however, housing costs have increased faster than incomes, resulting in an affordability "crunch" for middle income earners as well as people on low or fixed incomes.

In Jasper, in 1981, the proportion of renter households paying more than 25% of their incomes on housing was only 6%. By 1986 the proportion paying more than 30% had increased to 22% of all renter households. The comparable proportion for owners paying more than 25% of their incomes in 1981 was 12%; by 1986, the proportion paying more than 30% was 15%. This pattern paralleled the patterns of Edmonton and Calgary but was in sharp contrast to the experiences of selected metropolitan centres across the country, as the accompanying graph illustrates.

**EXHIBIT 2H
PERCENTAGE OF RENTER HOUSEHOLDS PAYING 30% OR MORE
OF GROSS INCOME ON RENT
SELECTED METROPOLITAN AREAS**



Source: Statistics Canada & City Spaces Consulting Ltd.

Notes: Jasper 1981 is an estimate. Jasper 1991 is derived from the Housing Survey

Since 1986 affordability has become a serious concern for both renters and owners in Jasper. Although no directly comparable statistical data is available, results from the housing survey undertaken in March confirm this situation -- almost 49% of respondents who are renters are now paying more than 30% of their incomes for rent and 53% of owners who responded are paying more than 30% of their incomes on major housing costs. Although the survey results may be somewhat affected by the self-selection of respondents who perceived themselves as having a "housing problem", we believe that the response is still indicative of a the major change that has occurred since 1986. The 1991 census results, although not available until 1993, are likely to reflect the increased affordability problem in Jasper.

Examining the results of the survey, affordability is a pressing issue in all age groups in the Jasper. Using the 30% figure as a measure, this varied between owners and renters and among different age groups as follows:

EXHIBIT 2 I - 1
SURVEY RESPONDENTS PAYING MORE THAN 30% ON HOUSING
BY NUMBER BY AGE GROUP

	Number of Respondents who are renters spending 30% or more on housing			Number of Respondents who are owners spending 30% or more on housing		
Age Group	30% to 40%	40% to 50%	50%+	30% to 40%	40% to 50%	50%+
Less than 19	0	1	0	0	0	0
Between 19 and 24	3	2	6	0	0	0
Between 25 and 34	16	16	4	7	5	17
Between 35 and 44	9	8	6	19	10	14
Between 45 and 54	4	0	1	2	4	6
Between 55 and 64	0	1	0	9	5	4
Between 65 and 74	1	0	1	3	1	1
Over 75	0	2	1	3	1	0
Source: Jasper Housing Survey, 1991						

EXHIBIT 2 I - 2
SURVEY RESPONDENTS PAYING MORE THAN 30% ON HOUSING
BY PERCENTAGE BY AGE GROUP

Age Group	<i>Percentage of Respondents who are renters spending 30% or more on housing</i>	<i>Percentage of Respondents who are owners spending 30% or more on housing</i>
Less than 19	25.0%	0
Between 19 and 24	55.0%	0
Between 25 and 34	52.9%	74.4%
Between 35 and 44	54.8%	58.1%
Between 45 and 54	31.3%	35.3%
Between 55 and 64	25.0%	42.9%
Between 65 and 74	50.0%	41.7%
Over 75	42.9%	57.1%
Source: Jasper Housing Survey, 1991		

2.1.5

Very Little New Housing Built in Last Five Years

With the exception of the Stone Mountain project there has been very little new housing construction in Jasper during the past five years. The recession of the early and mid-80s had a profoundly negative effect on housing construction throughout the Province of Alberta. The number and value of building starts over this period reveals just how quiet it was in Jasper between 1986 and 1989. The lacklustre tourist economy and the downsizing of the Canadian National operation during this period meant that housing demand was quite low and prices were quite stable. From a developer's perspective, there was little incentive -- no apparent unmet demand -- for new housing in Jasper during the mid-80s. It has only been in the past two years that demand has stabilized and increased, and, in so doing, provided an incentive for developers to jump back into the market. IntraWest's Stone Mountain Project,

although having some difficulty in meeting its sales expectations, is a result of a developer's awareness of a renewed market opportunity.

The accompanying two exhibits illustrates the pattern and value of building permits over the past five years.

EXHIBIT 2J RESIDENTIAL BUILDING PERMITS BY TYPE					
Year	Single	Duplex	Row	Apartment	Total
1986	1	0	0	2	3
1987	0	0	0	0	0
1988	2	0	0	0	2
1989	1	0	0	0	1
1990	8	2	73	0	83
Source: Canada Mortgage and Housing Corporation					

EXHIBIT 2K VALUE OF BUILDING PERMITS				
Year	Residential	Commercial	Industrial	Total
1985	\$73,600	\$1,098,225	\$5,000	\$1,176,825
1986	\$296,500	\$395,000	\$0	\$691,500
1987	\$102,800	\$1,221,500	\$0	\$1,324,300
1988	\$322,900	\$6,114,500	\$2,500	\$6,439,900
1989	\$313,000	\$3,213,000	\$250,000	\$3,776,000
1990	\$7,788,000	\$361,000	\$5,314,000	\$13,463,000
Source: Canada Mortgage and Housing Corporation				

The 73 unit Stone Mountain townhouse condominium project in Cabin Creek West has taken a relatively long time to sell given the pressures of the marketplace. This

is a large project in a community of just over 4,000 people, regardless of the pace of the market.

At the time of this report no sales had completed at Stone Mountain. Based on comments made in the Jasper Housing Survey and opinions expressed by several of the people we interviewed, the project is not viewed very favourably by town residents. Most complaints relate to the relative small size and high cost of the units (\$158,000 to \$189,000 for units ranging from 1050 to 1400 square feet) and the inability of Jasper residents to afford a purchase. The homes, while attractive, are not conducive to families and are not affordable for most single person households. They should have some appeal to two income earner households without children or with one child, but this is a very narrow segment of the market in Jasper. Additionally, while they are suitable for two non-related people to share the home, it is difficult to see the circumstances under which this would occur in a home ownership situation. The "need to reside" policy precludes these homes from being owned as a vacation home. In our view, these might be attractive investor-owned rental units in another market such as Vancouver or Whistler but would not be an economic proposition in this market. Economic rents would be in the order of \$1500 per month -- well beyond what the rental market is currently prepared (and able) to pay.

2.1.6

Increase in Secondary Suites

Secondary suites -- most legal, some legally non-conforming, some illegal -- provide an all-important "safety valve" in Jasper's housing market. This happens in two ways. Firstly, they serve to house many single person households and lone-parent families in a setting which many people prefer to apartment-style living. Unlike apartments, landlords do not always levy damage deposits or require the first and last month's rents, making these immediately more affordable for most people. Secondly, suites provide an important source of income for homeowners struggling with high mortgages. Without this extra income it would be difficult for many homeowners, particularly newcomers to town or "move-up" buyers of expensive homes to maintain their payments.

It is difficult to establish the number of secondary suites that exist or are being created, although it is estimated by the consultants that about 1 in every 6 single homes has an income-producing suite. The residential properties data base created for this study identified 98 suites in the community, with a large number located in

Cabin Creek West, but we believe this figure to be an under-estimation of the actual number. It has been impossible to quantify the numbers of "illegal" suites in the R1 zoning areas, but based on conversations with many Jasper residents, there are already a large and growing number.

Generally, these units provide "more affordable" accommodation than "purpose-built" rental housing. Although no primary research has been undertaken in the Jasper on the numbers, location or rents of secondary suites, our own observations and evidence from other urban areas suggests that these suites are more affordable than conventional apartments or condominiums being rented out by investors. Because they are "ground oriented" they are also more suitable to the lifestyle of some households, particularly households with children.

Secondary suites are viewed as a "double-edged" sword within the community. From a market analysts' perspective, they are an essential source of "supply" in today's housing market. Many of these suites are located in houses which are zoned R2 (duplex) and are therefore, "legal"; others are located in R1 (single detached) areas where they are "illegal". If the so-called "illegal" suites were closed down, there would be more pressure on rents in conventional apartments, creating more hardship for low and modest income renters. Homeowners who count on this source of revenue to keep their homes would also face a difficult situation.

2.2

Supply Side Discussion

It is easy to look at rising home prices and increasing rents as the villains, when, in reality, they are only a symptom of a more fundamental problem - a shortage of rental and home owner accommodation. In a normally functioning urban market, these higher rents will both discourage demand and foster additional supply. This should ultimately lead to the re-establishment of a balanced housing market with a more normal vacancy rate and more stable rents and home prices. In Jasper, where the market is greatly influenced by CPS policies, the market will also readjust but it may not be in a way considered to be best by local residents.

All municipalities have policies or regulations (e.g. zoning or development cost charges) which impact the normal flow of the market. In Jasper, the market is greatly impacted by the conscious policy of constraining land supply to retain the character and quality of the community befitting its National Parks setting. This policy is of a long-standing nature and appears to have wide-spread support among residents of the community. The

consequences of this policy, however -- even when tempered by the "need to reside" policy -- means that prices and rents will escalate quickly in conditions of rising demand (e.g. when new jobs are created in the community). In our view, this will be the case whether the jobs are of a permanent or seasonal nature.

2.2.1

Poor Economics

Why have the number of privately-initiated rental starts been so low? The causes for this lack of new construction are complex but, generally they have their root cause in economics. In the early and mid-80s, the economy of the Province was weak and there was little, if any, demand for new rental housing at economic rents. Many people relocated out-of-province for jobs and rental vacancy rates approached 5% in metro areas, with much high rates being experienced in interior cities and towns. Under these market conditions, developers and builders saw little reason to build new rental housing.

From 1986 onwards the Province experienced renewed economic activity, with job creation up, unemployment down and net in-migration reaching historically high levels. At the same time, land prices began to rise. When coupled with very high mortgage rates, the cost of new housing increased significantly. The current rental situation is an ironic one - while demand for rental housing is up, so too are costs, and these costs are beyond the ability of many renters to pay.

At the present time, the shortfall between "market rents" (what people can and will pay) and "economic rents" (revenue required to pay the capital debt and operating costs) means that developers are unlikely to be building new rental housing without government subsidy programs or other types of assistance to "write-down" the amount which has to be capitalized. Chapter Five goes into more financial detail.

As a rule, the development industry is opposed to government programs to stimulate rental housing construction but are receptive to government programs that provided income/shelter support to households unable to pay market rents.

2.3

Demand Side Discussion

2.3.1

Local Context

Jasper's economy has recovered considerably from the mid-80s and a number of investment decisions have been made which will have both short and long term impacts on the community. Most of this investment has occurred in the hospitality sector and in retail and personal services businesses that are directly dependent on tourism.

The Jasper Park Lodge now operates on a year-round basis and has a significant impact on the local economy. This provides stability for employees and increases the demand for permanent, full-time employees. The winter operation has also been a stimulus to the expansion of local ski operations.

Within the hospitality sector, the largest project underway is the proposed expansion and partial redevelopment of the Jasper Park Lodge. The "JPL", acquired by CP Hotels in 1988, currently has 426 units, accommodating over 900 guests. It is the largest facility in Jasper National Park, accounting for about 28% of the approximately 1800 tourist units in the Park. A ten year program is proposed which would result in the development of a first class year-round resort with a full range of guest services and on-premises recreational activities. Incremental increases in guest accommodation would bring the total number of units up to 900 thereby allowing the Lodge to appeal to the mid-sized convention market. The resort will be marketed internationally and is expected to attract visitors from throughout the Asia Pacific and Europe. Plans have been made to provide housing for all employees on-site.

Although the resort is designed to be largely "self-contained" there will be some spill-over on the Townsite -- restaurants, stores, services -- leading directly to an increase in employment and, indirectly, to additional housing demand.

In addition to the JPL expansion, the cumulative expansion of other hotel operations has been significant. Within the townsite, this includes the Tonquin Motel Inn, the Jasper Inn and the Diamond Motel.

Another major influence on Jasper is CN Rail. Historically, the railroad has played an important role in the economic base of the community and, according to current

management plans, is likely to do so for many years to come. In 1975, approximately 500 employees were based in Jasper. At the present time the number of CN employees fluctuates between 250 and 300, depending on the time of year and the amount of rail traffic. The majority of employees – approximately 200 – are employed in the Transportation Division (train crews) with additional staff being employed in Equipment and Engineering and Track Maintenance. Seasonal staff peaks during summer months when the weather permits an increase in the track maintenance program.

CN has recently completed a regional reduction program, resulting in the downsizing of train staff from four-man to three-man crews. This program, combined with the relocation of some managers to Kamloops, has had a direct impact on CN employment in Jasper. As a result there is some concern in the community as to CN's future in Jasper. According to management, however, it is likely that the employment base will remain stable, at least over the coming five year period. It is intended that Jasper will remain a terminal point within the rail system as it is not possible to service the Kamloops to Edmonton or Prince George to Edmonton runs without the Jasper operation.

The number of people employed by the Canadian Parks Service staff in Jasper has remained relatively stable over the past five years, although it varies considerably on a seasonal basis. Looking forward, it is likely that CPS employment will remain stable despite the increasing number of tourists coming to the Park. As a general practice, CPS is exploring new ways for visitors to learn about, and enjoy, the Park without increasing staffing levels.

Other factors that will have an impact on Jasper include improvements to road, rail and, possibly, air transportation. The twinning of the Yellowhead Highway from Edmonton will be completed by the end of 1992, making the trip safer and more convenient for visitors coming from Central Alberta or through the Edmonton International Airport. Road improvements between the Yellowhead and Grande Prairie will also increase the number of people whose travel time will be reduced and, therefore, their likelihood of visiting more frequently. Although passenger rail service was curtailed in the mid-80s, there was a recent announcement that service frequently will be increased during the summer season. Additionally, consideration has been given to the possible establishment of scheduled and chartered services from the Hinton airport. Although a study undertaken in 1988 indicated that this was not economically viable at the time, it is conceivable that this idea will be revisited in the not too distant future.

Jasper is also likely to be a preferred destination for Albertans and other western Canadians who find Banff-Lake Louise to be too crowded during peak periods of the year. Already businesses in Jasper have indicated that this "spill-over" effect is occurring. Judging from our discussions with a number of Albertans during the course of this study, Jasper is increasingly being favoured over Banff as a summer camping spot, a ski week-end or as a jumping off point for a wilderness trip throughout the year.

2.3.2

Provincial Context

The Alberta economy has surged ahead during the past three years. A stronger overall economy and job creation has continued to attract people to relocate to Alberta. Net in-migration in 1990 was estimated at 16,000 people, an increase of over 60% from the previous year.

The expansionary economy has had a direct impact on housing markets throughout the Province, particularly in Calgary and Edmonton. A growing number of jobs, net in-migration and improved investor confidence combined to dramatically increase the number of housing starts in 1989 and 1990. In 1990, Alberta experienced a 17% increase in the number of housing starts over 1989, the highest percentage increase of any province. The resale market was also strong in response both to increased demand and the province's Alberta Family First Home Program which encouraged a large number of renters into home ownership. A 10% increase in prices of resale homes (MLS listings) was reported in 1990. In the rental market, vacancy rates tightened in response to the large surge of in-migrants from other provinces. Rental rates reacted, pushing rents up in both Edmonton and Calgary by about five percent.

Looking into the near future, Alberta expects to experience strong positive growth following the slow-down that is currently being experienced. This return to positive growth will be led by the oil industry with projects in heavy oil, natural gas and pipeline construction. Petrochemical and forestry projects are also expected to play a role in economic expansion. Net in-migration is forecast at 18,500 for 1991 and an additional 20,000 in 1992. Housing economists from the Canada Mortgage and Housing Corporation forecast a stabilization in the numbers of new units constructed in 1991 with an increase of approximately 16% in 1992. Prices, particularly in the resale market, are expected to increase on the range of 5% to 9%. Lower mortgage rates are viewed as being a stimulant to the home owner market and a major contributor to improved affordability for home owners.

What are the likely consequences of this positive economic growth for Jasper and how might it affect the local housing market? It is impractical to view Jasper as an isolated community with an independently functioning housing market. As a service centre for National Park visitors, the community's current and future prosperity depends in large part on what happens outside the Park gates. Past years have proven that the health of the hospitality industry in Jasper is directly related to the prosperity of Albertans, and to a lesser extent, the overall prosperity of Western Canada. If Alberta is growing as it is and will be there are more potential visitors to the Park, more potential demand for accommodation, meals, other visitor services and retail goods. The natural inclination of the commercial sector in Jasper will be to respond to this new demand through an expansion of business or creation of new businesses – more services, more goods and more staff. Although some of the increased staffing requirements may be met through part-time employment of local residents, it is very likely that staffing needs will have to be met from outside -- both on a seasonal and full-time basis.

2.3.3

Canadian Context

Jasper and other Alberta communities did not experience a rebound from generally poor economic conditions until late 1988. The accompanying two exhibits illustrates how changing economic conditions in selected Canadian centres affect the price of housing. From a review of the figures it has only been in 1990 that Calgary and Edmonton experienced significant price increases – in contrast to Toronto where prices were in rapid decline.

EXHIBIT 2L
New House Price Index
Percentage Change

Year	Calgary	Edmonton	Vancouver	Toronto
1986	8.3	7.3	0.6	16.6
1987	3.9	4.2	4.5	26.2
1988	8.6	5.2	5.2	16.6
1989	7.1	8.3	15.6	22.4
1990	12.4	15.9	5.8	-3.8
1991F	6.6	9.4	-8.0	-10.7
1992F	8.3	10.1	2.4	5.4
Notes: Source: Canada Mortgage and Housing Corporation F: Forecast				

EXHIBIT 2M
MLS Activity - Average Price (%age change)
Western Canada

Year	Alberta	British Columbia	Saskatchewan
1986	3.6	5.6	3.8
1987	6.8	9.8	3.2
1988	6.7	18.8	3.9
1989	10.0	25.2	3.0
1990	10.3	4.0	-2.1
1991F	7.9	-2.8	1.6
1992F	9.0	4.3	2.0
Source: Canada Mortgage and Housing Corporation/Canadian Real Estate Association			

JASPER HOUSING STUDY

CHAPTER THREE
THE CURRENT HOUSING INVENTORY



CHAPTER THREE

THE CURRENT HOUSING INVENTORY

3.0

INTRODUCTION

Chapter Three presents a statistical and summary description of the current housing inventory in Jasper. This is based on material generated through the land data base created during the study, background information gleaned from Parks Canada Townsite records, and meetings or telephone conversations with Jasper businesses.

3.1

LAND DATA BASE

One of the objectives of the housing study was to organize land-related information for residential properties in Jasper and establish a method for retrieving and updating this material in a way that would be useful for the ongoing monitoring of the housing situation. After looking at the information available through Parks Canada, in a computerized data base form (the land registry/land lease system) or on paper records (building inspector's records) it was agreed that a "stand alone" computerized data base would be a major asset. The advantage of establishing a computerized records data base goes well beyond its utility for the study, in that it sets up a method whereby the Townsite staff can undertake continuous updating and monitoring of changes.

Some of the information required for the data base was not available through Parks Canada or any other source -- notably building condition, number of parking spaces on a property, number of units allowed on a property and number of actual units on the property. This prompted systematic field research on a property-by-property basis in late November by the Building Inspector and a member of the consulting team.

The data entry was completed in February, edited in March, with "fine tuning" undertaken in April. The data base software used was dBASE III Plus and entered through a micro-computer located in the Parks Canada office in Jasper. The relatively small size of the data base means that it can be maintained and updated on a micro-computer and does not have

to be tied into Park's mainframe computer. On average, 36 entries were made for each of the 912 residential properties in this data base. The following information is contained within it:

- Legal description
- Civic address
- Lot area, frontage
- Dwelling type and size
- Building condition
- Number of Suites
- Number of Parking Stalls
- Zoning category
- Number of Dwelling Units allowed
- Number of actual Dwelling Units
- Date of construction/re-construction
- Assessed value
- Land Rent
- Home Businesses and Licensees
- Number of Tourist Beds

A number of tabulations have been undertaken from the data base which are helpful in presenting a good picture of the current state of Jasper's housing stock. It is important to note that the information is recorded on a legal property (block and lot) basis. The accompanying materials present the tabulations which are of most significance to this study.

EXHIBIT 3A - JASPER LAND RELATED DATA BASE

NUMBER OF PROPERTIES BY DWELLING TYPE	Number	Percent
Single Detached House	602	71.75%
Duplex	64	7.63%
Townhouse	50	5.96%
Trailer	89	10.61%
Staff	7	0.83%
Apartment	18	2.15%
UnderConstruction	9	1.07%
TOTAL	839	100.00%
Stone Mountain	73	
TOTAL	912	
NUMBER OF PROPERTIES BY ZONING CATEGORY	Number	Percent
Residential 1	243	26.64%
Residential 2	371	40.68%
Residential 3	175	19.19%
Residential 4	89	9.76%
Commercial 1	18	1.97%
Commercial 2	5	0.55%
Public Open Space	11	1.21%
TOTAL	912	100.00%
NUMBER OF PROPERTIES BY BUILDING CONDITION	Number	Percent
Good	802	97.45%
Fair	15	1.82%
Poor	6	0.73%
TOTAL	823	100.00%
Stone Mountain	73	
No information entered	16	
NUMBER OF PROPERTIES WITH A SECONDARY SUITE	Number	Percent
One suite (House)	62	66.67%
One suite (Duplex)	22	23.66%
One suite (Apartment)	2	2.15%
One suite (Staff)	1	1.08%
Two suites (House)	1	1.08%
Two suites (Duplex)	2	2.15%
Two suites (Apartment)	2	2.15%
Three suites (House)	1	1.08%
TOTAL	93	100.00%
No suites (excluding Stone Mountain)	746	
Stone Mountain	73	

EXHIBIT 3A - JASPER LAND RELATED DATA BASE

NUMBER OF PROPERTIES BY LOT AREA	Number	Percent
Greater than 0; less than 100 m2	38	4.53%
Greater than 100 m2; less than 200 m2	2	0.24%
Greater than 200 m2; less than 300 m2	17	2.03%
Greater than 300 m2; less than 400 m2	131	15.61%
Greater than 400 m2; less than 500 m2	298	35.52%
Greater than 500 m2; less than 600 m2	167	19.90%
Greater than 600 m2; less than 700 m2	68	8.10%
Greater than 700 m2; less than 800 m2	25	2.98%
Greater than 800 m2	93	11.08%
TOTAL	839	100.00%
Stone Mountain	73	
NUMBER OF PROPERTIES BY SIZE OF BUILDING	Number	Percent
Greater than 0; less than 75 m2	92	11.15%
Greater than 75 m2; less than 100 m2	312	37.82%
Greater than 100 m2; less than 125 m2	154	18.67%
Greater than 125 m2; less than 150 m2	176	21.33%
Greater than 150 m2; less than 175 m2	27	3.27%
Greater than 175 m2; less than 200 m2	26	3.15%
Greater than 200 m2; less than 225 m2	15	1.82%
Greater than 225 m2; less than 250 m2	0	0.00%
Greater than 250 m2; less than 300 m2	5	0.61%
Greater than 300 m2	18	2.18%
TOTAL	825	100.00%
Stone Mountain	73	
No information entered	14	
NUMBER OF PROPERTIES BY DATE OF CONSTRUCTION	Number	Percent
Constructed between 1900 and 1920	30	3.31%
Constructed between 1920 and 1930	139	15.36%
Constructed between 1930 and 1940	66	7.29%
Constructed between 1940 and 1950	63	6.96%
Constructed between 1950 and 1960	124	13.70%
Constructed between 1960 and 1970	83	9.17%
Constructed between 1970 and 1980	173	19.12%
Constructed after 1980	227	25.08%
TOTAL	905	100.00%
No information entered	7	

EXHIBIT 3A - JASPER LAND RELATED DATA BASE

NUMBER OF PROPERTIES OFFERING TOURIST ACCOMMODATION	No. Properties	No. Bedrooms
One Bedroom	15	15
Two Bedrooms	39	78
Three Bedrooms	18	54
Four Bedrooms	6	24
TOTAL	78	171

3.2

CURRENT HOUSING INVENTORY

The land data base was used to determine the actual number and type of dwellings in Jasper. The current dwelling count is 1593 which will increase to 1681 with the completion of the Stone Mountain townhouse project and individual homes currently under construction.

EXHIBIT 3B HOUSING INVENTORY -- JASPER TOWNSITE 1991		
Dwelling Type	Number of Units March .91	Number of Units June .91 F
Single Family	602	611
Duplex	128	134
Trailer	89	89
Townhouses	108	181
Apartments	465	465
Secondary Suites	98	98
Sub-Total	1490	1578
Staff Units	103	103
Total	1593	1681

3.3

MULTI-FAMILY HOUSING

The accompanying chart provides a brief description of the number and type of multi-family and apartment units in the community. Prior to the development of the Stone Mountain project currently under construction, the last multi-family housing was built in 1979.

EXHIBIT 3C **Rental Buildings in Jasper**

Name	Address	Date of Construction	Type	Total Number of Units	Unit Types	1991 Land Rents
Sunwapia Apartments aka CN Apartments	909 Geikie Street	1971	3 storey Wood Frame & Stucco	35	18 Two Bedroom (800 sq.ft.) 16 Three Bedroom (1,010 sq.ft.) 1 Four Bedroom (1,250 sq. ft.)	\$ 910.00
Ramparts Apartments	901 Geikie Street	1968	2 storey Wood Frame & Stucco	20	12 Two Bedroom (575 sq.ft.) 8 Three Bedroom (950 sq.ft.)	\$ 547.00
Yellowhead Apartments	304 - 312 Willow Avenue	1968	2 x 2 storey Wood Frame & Stucco	44	2 Bachelor (420 sq.ft.) 8 One Bedroom (609 sq.ft.) 8 Two Bedroom (819 sq.ft.) 3 Three Bedroom (1,029 sq.ft.)	\$ 1,350.00
Willow Apartments	300 Willow Avenue	1962	2 storey Wood Frame & Stucco	10	8 One Bedroom (2 x 762.35 sq.ft.) (2 x 534.42 sq.ft.) (2 x 700 sq.ft.) (2 x 735.64 sq.ft.) 2 Two Bedroom (929 sq.ft.)	\$ 372.00

Rental Buildings in Jasper						
Name	Address	Date of Construction	Type	Total Number of Units	Unit Types	1991 Land Rents
Tete Jaune Apartments	904 Geikie Street	1966	2 x 2 storey Wood Frame & Stucco	30	7 One Bedroom (624 sq.ft.) 6 Two Bedroom (924 sq.ft.) 2 Three Bedroom (1,144 sq.ft.)	\$ 1,002.00
Park Manor Apartments	902 Geikie Street	1959	1 storey Wood Frame & Stucco	7	6 One Bedroom (3 x 485 sq.ft.) (2 x 415 sq.ft.) (1 x 509.25 sq.ft.) 1 Two Bedroom (1,230 sq.ft.)	\$ 262.00
Cortina Apartments	403 - 405 Geikie Street	1975	2 storey Wood Frame & Stucco	17	3 Bachelor (400 sq.ft.) 14 One Bedroom (600 sq.ft.)	\$ 437.00
Tonquin Apartments	513 Geikie Street	1955	2 storey Wood Frame & Stucco	8	3 Bachelor (1 x 315 sq.ft.) (2 x 352 sq.ft.) 3 One Bedroom (1 x 510 sq.ft.) (2 x 558 sq.ft.) 2 Two Bedroom (782 sq.ft.)	\$ 235.00

Rental Buildings in Jasper						
Name	Address	Date of Construction	Type	Total Number of Units	Unit Types	1991 Land Rents
Cavell Court Apartments aka Fort Point Lodge aka Jasper Staff Lodge	90 Geilia Street	1970 1981	Wood Frame Apartments	158 64	145 Bachelor (360 sq.ft.) 57 One Bedroom (700 sq.ft.) 20 Two Bedroom (850 sq.ft.)	\$ 5,767.00
Aspen Gardens	230 Bonhomme Street	1972	Wood Frame Apartments	42	12 Two Bedroom (1,012 sq.ft.) 28 Three Bedroom (1,650 sq.ft.) 2 Four Bedroom (1,980 sq.ft.)	\$ 4,555.00
Cabin Creek East Townhouses	1001 - 1035 Patricia St.	1978	Wood Frame Townhouses	18	5 Two Bedroom (950 sq.ft.) 13 Three Bedroom (1,145 sq.ft.)	\$1,890.00
Cabin Creek East Apts	1002 - 1004 Patricia St.	1978	2 blocks Wood Frame Apartments	36	12 One Bedroom (624 sq.ft.) 24 Two Bedroom (12 x 832 sq.ft.) (12 x 864 sq.ft.)	\$3,781.00
TOTAL				462		

3.4

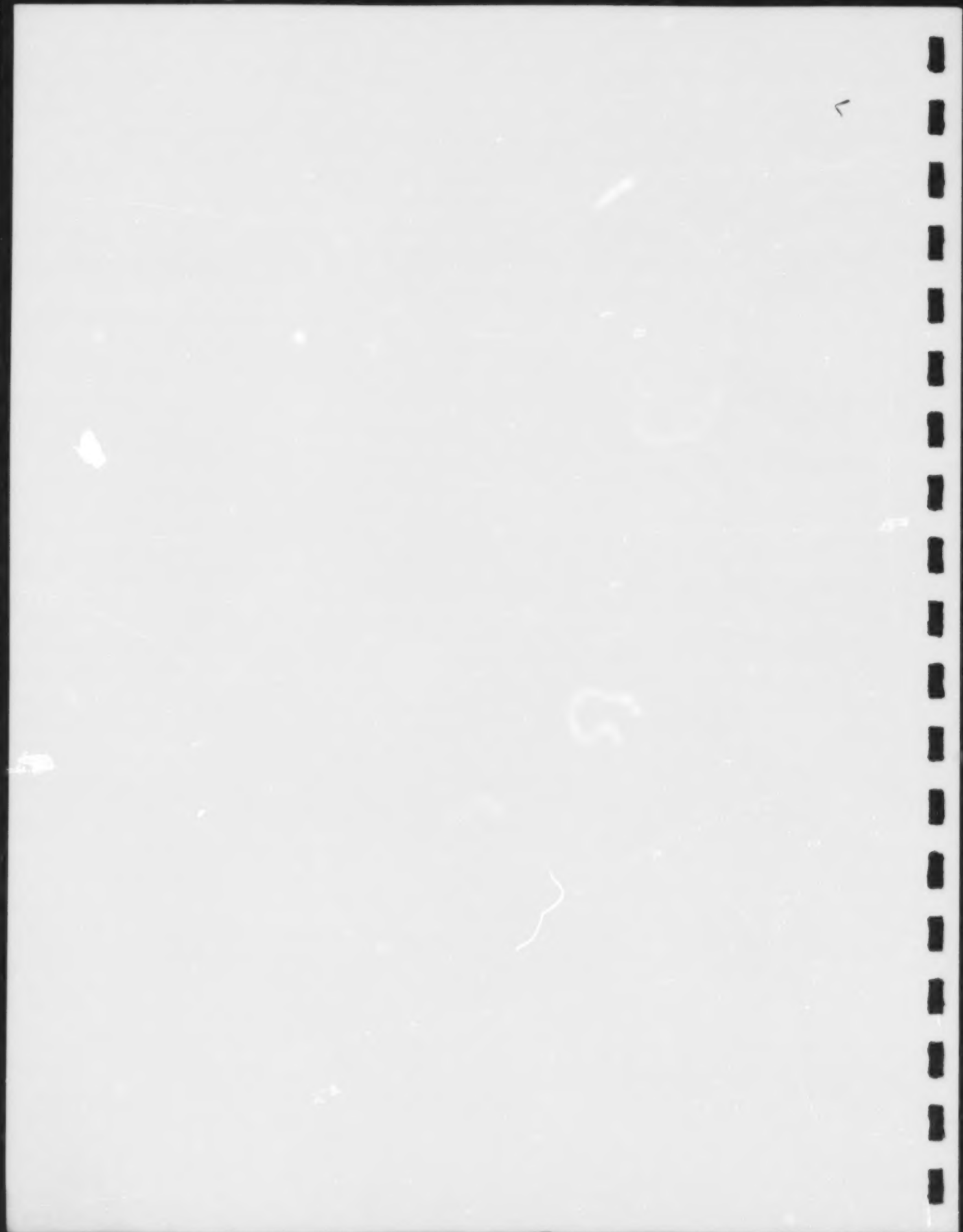
STAFF HOUSING

There are a number of staff housing units in the townsite. The exact number of staff accommodated in these quarters fluctuates throughout the year. The Jasper Park Lodge presently accommodates about 570 staff on-site, representing approximately 90% of its staff. (Note: the JPL does not provide housing for any of its sub-lessees or their employees). Additional staff housing is located in some of the seasonal units located outside the townsite boundaries.

It is apparent from discussions with employers that only part of their employees housing needs are formally met through either on-site housing or through housing owned or rented off-site by the employer. A few employers provide a housing allowance to some of their employees, notably management staff; however, this does not appear to be a widespread or growing practice. Some employers to whom we spoke indicated that it has been necessary to pay higher wages to improve their employees' ability to obtain market housing.

JASPER HOUSING STUDY

CHAPTER FOUR
COMMUNITY ISSUES



CHAPTER FOUR COMMUNITY ISSUES

4.0

INTRODUCTION

It is evident that there is a serious housing shortage in Jasper. Almost everyone to whom we have spoken during the past four months has a story to tell about his or her own difficulties in finding suitable accommodation, or knows of a friend, fellow employee or neighbour with a housing problem. These anecdotes are backed-up by facts. Rental vacancy rates are extremely low. Rents and prices are escalating. Single detached houses listed for sale are few. In addition, there is a significant number of homes and apartments that are being shared by unrelated persons and more suites are being created in single home neighbourhoods. Demand for housing is on the increase while supply is all but static.

This chapter outlines the problems as seen by residents and employers in Jasper in two parts. The first presents a summary description and results of the housing survey undertaken as part of this study; the second is a condensation and grouping of comments, criticisms and suggestions gained through individual discussions with 25 people in Jasper, representing a cross-section of Jasper residents or business owners knowledgeable about business development and housing issues.

4.1

JASPER HOUSING SURVEY

Last fall when the Jasper Town Committee and Parks Canada agreed to undertake a housing study, it was also agreed that a household survey would be an important component of the study.

During the early winter the consultants worked with the Jasper Town Housing Committee, Parks Canada and Statistics Canada to develop a statistically significant questionnaire that would cover the issues and probe peoples' attitudes. The collaboration resulted in a thirty-five question survey which was distributed to Jasper residents during the week of March 18th. Distribution was undertaken by Jasper residents under the supervision of the

consultants. A response rate of 66.7% was achieved with 409 surveys completed out of the 613 that were accepted by the residents to whom they were delivered. In addition, 19 surveys were completed by residents who had not been included in the pre-selected sample. The results of the survey have been entered into a computer data base and have been tabulated.

As a general comment, the survey was very effective as a tool for providing specific information about the current housing situation and in providing people with an opportunity to express their personal concerns and opinions. It confirmed certain expectations about the issues to be addressed through the study and revealed more polarization of opinion than consensus regarding future growth and development in the community. We believe that the results of the study will be very useful to the Town Committee and to Parks Canada beyond the bounds of the current housing study.

Overall, the survey allowed for a wide range of responses from different household types, age groups, income groups and tenure situations. Individuals living in all types of housing also participated. It is apparent, however, that the response from seasonal employees was less than hoped for, although particular effort had been made to include these individuals in the survey. When the profile of the survey respondents is examined against the 1986 Census, home owners and occupants of single detached dwellings were somewhat over-represented relative to tenants and occupants of multi-family dwellings. When looking at the survey respondents on an age profile basis, the respondents were well distributed, with some under-representation in the young adult age group. On a geographic basis, the survey responses were reasonably well distributed, although, two areas, Aspen Gardens and the Yellowhead Apartments, were less than adequately canvassed.

Survey tabulations are presented as Appendix B to this report. Highlights from the survey are outlined below.

4.1.1

Highlights from the Survey

If called upon to distil the significance of the survey to three general statements, they would be the following:

- **Affordability** (high cost of housing) and **availability** (lack of housing or poor choice of housing) are the **two key issues** within the community. These concerns are felt particularly keenly by people who would like to make a move or are contemplating a move within the next six months.

- There is a relatively high degree of satisfaction with their current dwelling among residents who are not considering a housing move. **People with "special needs" and families with children (lone parent and two parents) are considered by respondents as having the greatest difficulty in finding affordable, adequate housing.**
- The respondents were divided in their response to how to handle future residential growth. Many people favour the release of more land for new housing development; others expressed the desire to discourage/restrict growth.

The highlights from the survey are presented below. They generally follow the sequence of the questions in the survey. Reference should be made to the survey tabulations for greater detail and additional insight.

- 97.3% of respondents consider themselves to be "permanent residents"; 52.7% indicated that a job opportunity or job transfer was the main reason for coming to Jasper -- 21.1% indicated their main reason as the physical setting/mountains.
- 15.4% have lived in Jasper for less than one year; 18.2% indicated that they have lived in their current dwelling for less than one year.
- Almost 37% of the respondents have lived in Jasper for more than 20 years; only 12% of respondents have lived in their current dwelling for more than 20 years.
- Half of the respondents indicated that they had found their current dwelling by "word-of-mouth"; 12.4% indicated that their employer either provided it or located it for them.
- In responding to what was the most important factor in finding their current dwelling, over 31% cited that it was affordable relative to their budget and 18% indicated that it was the best available at the time they were looking.
- 63.4% indicated that they had had a problem in finding suitable accommodation. Of this group, 55.5% indicated the main problem was that there was little choice; 33.9% indicated that cost was the main problem. Only 9.8% found quality to be the main problem.

- Only 12 respondents were lone parents. (This group was under-represented among survey respondents.)
- In commenting on their current dwelling, a certain proportion indicated that they were **less than satisfied or not at all satisfied** with the:

Location	9.2%
Security	12.1%
Condition	15.4%
Appearance	15.7%
Privacy	19.2%
Size	21.4%
Cost	30.4%

- In commenting on their current dwelling, a certain proportion indicated that they were **extremely satisfied or very satisfied** with the:

Cost	34.2%
Size	38.8%
Condition	40.4%
Appearance	42.4%
Privacy	48.6%
Security	49.3%
Location	57.6%

- 12.8% of respondents indicated that they are planning to move within next six months – another 19.2% indicate "maybe" – for a total of 32.0%.
- For those respondents who indicated that they will (or might) move, the primary reason cited was needing **more space** (22.2%) followed by a desire to **own their own home** (19.2%).
- For those respondents who indicated that they will (or might) move, almost 80% **believe that it will be very difficult to find suitable, affordable accommodation**. Another 18.5% responded that it would be "difficult".

- When asked to indicate how difficult it would be for different groups to find housing, respondents said that it would be "very difficult" or "difficult" for:

Couples, no children	51.3%
Singles	69.0%
Employed seniors	69.8%
Retired seniors	71.1%
Two parent	82.2%
Lone parents	94.6%
Special needs	97.0%

- When asked to indicate the **top five housing issues** that should be addressed in the housing study, respondents ranked the issues in the following order:
 1. Not enough affordable housing for families
 2. Cost of housing is too high
 3. Not enough housing for seasonal employees
 4. Need more land for housing
 5. Loss of residential accommodation through conversion to tourist accommodation
- Of those renting, **48.8% pay more than 30% of their income; 11.3% pay more than 50%.**
- Of those who own their own homes, **53.4% pay more than 30% of their income on housing; 20.2% pay more than 50%.**
- **13.3% of respondents rent to tourists; 9.9% rent to residents.**
- **18.7% of the respondents indicated they were retired or semi-retired.**
- **83 respondents indicated that they plan to retire in Jasper, although only 20 indicated that this would be by the year 2000. Of those who plan to retire in Jasper, 75.3% would prefer to stay in their current home.**

- When asked to indicate how to manage residential growth, respondents favoured the following:
 1. Servicing and development of Sleepy Hollow;
 2. Place restrictions on the amount of commercial expansion;
 3. Servicing and development between the Highway and the Miette River;
 4. Gradual "infill" & redevelopment of existing residential properties;
 5. Servicing and development of the Benchland.
- When asked if they had **one message to pass on** about the current housing situation, respondents a very wide range of opinion. These messages grouped in order of level of concern as follows:
 1. There is a need for more affordable housing
 2. Development should be discouraged or restricted
 3. More land is need for housing development
 4. More staff housing is needed
 5. There is a need for more affordable apartments
 6. The "need to reside" policy should be enforced

4.1.2

Selected Quotes from the Housing Survey

The following section presents a number of quotes from the respondents to the survey. These are presented here to convey the depth of concern felt in the community about housing and to illustrate the range of "solutions" being sought by Jasper residents.

Selected Responses from Question 16

If you are planning to move or are considering a move, what are your reasons?

"We are just not satisfied here - [Cavell Court] is noisy & the place is a shambles. There is no upkeep. It's basically pathetic but we can't afford \$800.00 per month for a nice place."

"Too crowded."

"Poor management, ill repair, cramped quarters, high cost, lazy management, laundry machines don't work well plus they rip you off! We also get blamed for stuff we don't do."

"House taken back by owner for own employee needs."

"I live in a basement suite - having trouble getting things fixed here - I would like to live on another floor other than the basement - my move would also depend on the rents - rents are outrageous in this town."

Selected Quotes from Question 18

If you answered Question 17 [how easy or difficult do you think that it will be to find suitable accommodation at a price you can afford] as Very Difficult or Difficult, why do you think this will be the case?

"For the past two years we have been constantly inquiring about a possible purchase of a home, with every passing month there's been an increase in prices. As for renting, trying to find a main floor of a house for under \$1,000.00/month year round has proven to be very difficult."

"We shouldn't be forced to share living quarters just to make it affordable."

"Very little available & what there is, is unaffordable."

"Little choice & outrageous prices."

"Limited availability, high cost."

"Little choice and too expensive."

"Rental suites are being changed over to tourist accommodation. Business expansion is greater than housing. Businesses are allowed to grow without allowing for staff accommodation. Parks Canada doesn't have housing for staff. We've been looking for permanent, affordable housing since Aug./88. It has only gotten worse."

Selected Quotes from Question 20

What do you think are the five housing issues which should receive greatest attention during this study?

"Need more buildings like Cavell Court for the transient & summer residents so permanent residents need not be put out by hotels & employers who will pay high prices for staff houses that regular families cannot afford."

"Not enough housing for seasonal employees (whether affordable or not)."

Selected Responses from Question 34

As the population of Jasper grows, there are different ways to manage this growth.

"Too bad this survey wasn't put out before Stone Mountain Village was built. I think I summed it all up in answer to question #20 - there will always be the "have's and the "have not's." Unfortunately someone keeps forgetting that a large part of the population in Jasper falls into the "have not's" category - meaning single people young and old, single parents or even families both young and old who simply can't afford to live comfortably within their means."

"National Parks were created for the preservation of wildlife - stay away from areas that are havens for the animals. Humans can live anywhere - animals and birds cannot change their habitat."

"Building affordable, architecturally and humanly appropriate housing instead of screw-ups like Stone Mountain."

Selected Questions from Question 35

If you had one message to pass on to the Jasper Town Committee and the Canadian Parks Service about the current housing situation in Jasper, what would it be?

"Try not to let Jasper become another Banff."

"Please do not allow any more of these new "condo" areas jam-packed into small areas or any more "monster" houses. Allow people some breathing space. Do not build on the Bank of Commerce. Keep our older historical buildings, they provide the "character" of the town."

"I believe that Jasper will become a town with old residents instead of young or middle aged due to the lack of housing for the first time buyers, this as well as high rent costs make it hard for summer staff to save money for school..."

"Housing is far too expensive for an average working family. We got lucky. I don't want it to turn into another Banff. I believe if a bylaw stated all employers had to supply a certain percentage of housing this would help the problem."

"It is degrading the way some people have to live in the town. It is understandable that there has to be commercial expansion to service the tourist trade but by the same token, there has to be residential expansion to service the staff necessary to service the commercial expansion. It seems senseless to prosecute illegal suites until more housing is available."

"Why the housing study after and not before the development of Stone Mountain - seems backwards."

"I came here for the mountains and beautiful scenery but there is a lot of pressure on myself in just finding a suitable home. I don't have time to enjoy why I came."

"If you call Stone Mountain Village affordable housing, I think we, the townspeople, have the wrong people making the decisions for us. (Build affordable housing.)"

"Let's maintain Jasper's unique appearance by abiding by the zoning regulations, let's upgrade older areas while still maintaining the character of the area and zone for future development in much the same manner. Zone future areas on outskirts of town as lower income development and give Jasper's older area a face lift by incentive programs."

"1st priority should be that this is a National Park."

"Don't let Jasper become another Banff."

"Do not let any more development like Stone Mountain happen."

"Cavell Court is the only housing facility in Jasper that is affordable, and the building should be condemned. Not a very nice place to come home to after work. We plan on settling permanently & would like a nice place to call home & raise a family but we don't want to break our budget to do it."

"Repeatedly we hear conservation is utmost & the Park system owes nothing toward commerce. However, Parks have missed the point, people are essential to the Park, there are many who provide essential services & are not commerce related. People deserve & need to live in a safe/sound environment within a reasonably designed residential area. Certainly Cabin Creek falls short & in fact is dangerous. A few acres properly developed is reasonable & in no way threatens environment. The conservationist has been unreasonable & in no way realistic in dealing with this very serious problem."

"Do something about Cavell Court."

"My family and I have lived in Jasper for 15 years but are seriously considering moving due to the lack of affordable housing. Please do something."

"Consistent application of the rules and regulations and stop the extremely high density construction such as the too tall houses and Stone Mountain."

4.2

ISSUES IDENTIFIED THROUGH DISCUSSIONS

During the course of the study the consultants met or spoke directly with a number of people concerning housing issues in Jasper. While there was a consensus that there is a serious housing problem, there is a fair divergence of opinion as to what exactly are the specific problems and what solutions should be pursued.

4.2.1

Problems Described

A number people thought that the "need to reside" policy has been and is currently being abused. Some people had anecdotal information about the number of homes

that had been bought by out-of-town investors and rented back to local residents. Generally, the people to whom we spoke agree with the "need to reside" policy and felt that its enforcement should be more tightly managed.

Many people spoke critically of **Cavell Court**. Some were disturbed by the poor quality and upkeep of the 222 unit apartment building; others felt that the unit designs are a poor fit with the housing needs of today's residents. Employers do rely on units at Cavell Court to meet the needs of their seasonal residents but recognize that the project is badly in need of improvements.

Several people indicated that **employer-provided housing**, particularly on-site housing, strains relations between employers and employees. Some employers said that it is difficult to take on landlord responsibilities in addition to normal responsibilities and favoured the creation of more housing in the community.

Some people to whom we spoke believe that there are increasing problems for seniors remaining in their own homes.

There were mixed reviews about **secondary suites**. Some people viewed suites positively; others felt that they were necessary but that they created problems in certain parts of the community. Two particular concerns were raised -- parking problems in areas of secondary suites (not enough parking on-site) and the visual overcrowding in Cabin Creek West where many large homes have been built on small lots and include a secondary suite. A third concern raised was the need to have better inspection for basement suites and that some suites were not in good condition.

Several people expressed a concern that rental suites are being converted to **tourist accommodation** during the summer months. No hard numbers were available but people felt that this was becoming more of a problem.

Two employers mentioned that it is difficult for seasonal employees to come up with sufficient **cash for a damage deposit** as well as the first and last months rents required by local landlords. This sometimes results in unwanted "doubling-up". As a general comment, many employers felt that it is increasingly difficult to attract good staff because there is not enough adequate housing and that staff turn-overs are increasing due to housing problems.

Another observation raised was that there is **no net gain** if an employer buys an existing house to accommodate his/her staff while resulting in the eviction of the

original renter. In view of this, it was suggested that other efforts be made to increase the supply of affordable housing.

There were mixed reviews about the Stone Mountain project. People generally felt that it was attractive but that it was overpriced relative to the ability of Jasper residents to afford, even for middle income earners. Employers generally consider Stone Mountain too expensive to purchase as staff housing.

4.2.2

Solutions Identified

With a view to solving some of today's problems and being in a good position to meet future housing needs, the people to whom we spoke raised several specific ideas. These are reported in summary form below.

- **Upgrading of Cavell Court** (both physical conditions and management capabilities);
- **Build more staff housing through a business cooperative** that is managed by a property management firm;
- **Allow suites** but have better regulations and better enforcement;
- **Continue to allow large houses** (with secondary suites) on small lots – best use of scarce land resource;
- **Encourage small lot housing** based on good design;
- **Employers should pool resources** like Marmot and Maligne have done in order to rent staff housing;
- **Build another Cavell Court type project** at a smaller scale – bachelors plus a separate annex for families but with improved management;
- **Do not issue tourist accommodation licenses** to people who provide housing to renters during other parts of year;
- **Employers should provide a housing allowance** or pay for damage deposit and up-front rent money required by landlords;

- Stop any more commercial expansion, thereby ensuring the housing crisis will solve itself;
- Need to have a municipality to ensure better control of housing market;
- Use the vacant land on Pyramid Lake Road by the RCMP and/or vacant land beside the Sawridge for the construction of new, affordable housing;
- Encourage the construction of more market rental housing like Cabin Creek East;
- Build a senior housing project which would have some type of personal health care provided on-site;
- Release more land for single family homes which will free up townhouses and apartments for other people;
- More on-site staff housing should be built by employers.

JASPER HOUSING STUDY

CHAPTER FIVE
THE ECONOMICS OF RENTAL HOUSING
CONSTRUCTION

CHAPTER FIVE THE ECONOMICS OF RENTAL HOUSING CONSTRUCTION

5.0

RENTAL HOUSING CONSTRUCTION

Any improvement to the current housing situation in Jasper will require the construction of new rental housing units. Ideally these would be a combination of townhouses and apartments similar in scale and design to those in Cabin Creek East.

Since the early 1970's, rental construction across the country has been dependent on a series of government programs designed to stimulate the construction of rental housing. These 'supply-side' programs have generally had the following common features:

- short duration (two to four years);
- subject to operating agreements outlining terms under which units can be rented;
- continued inflation is assumed, allowing assistance to be phased out over time;
- assistance has been designed to reduce the 'economic rents' to market rent levels;
- the 'tools of assistance' have included repayable loans, grants, low interest mortgage rates and significant tax advantages.

The apparent continuing need for government programs begs the questions as to whether there are any circumstances under which the private sector will build rental units without government programs, or in the case of Jasper and other National Parks towns, without special considerations being given through the land release program.

5.1

CONSTRUCTION PROFORMA

Developers and real estate investors - like other businesses and individual investors - generally want to obtain the maximum return on their funds relative to the risk. This

usually applies to large institutional investors, including pension funds as well, although some funds do give consideration to lower rates of return in aid of socially responsible causes. In Jasper at this time, investment in the construction of rental housing is neither economically viable nor attractive as a short to mid-term proposition for most developers and lenders without some form of government assistance. The economic rents of building and operating an apartment or townhouse complex are well beyond the ability of Jasper residents to pay.

In order to illustrate this situation we have generated a development "proforma" for a typical two-bedroom unit in a "walk-up", wood-frame apartment building of between 24 and 40 units. This is depicted in the accompanying Exhibit. The proforma shows that at current mortgage rates of 11% and market rents at \$575, there would be a net loss on owner's equity during year one. At market rents of \$600 there is a marginal net gain. Only when market rents reach \$650 does the return exceed the "break-even" -- a lower rate of return than is considered to be acceptable by an investor.

Actual market rents at this time are believed to be in the range of \$475 to \$575, although the average market rent in 1990 was determined by AHMC to be \$531. The proforma clearly demonstrates that the project would not be economically viable without considerably more equity or rents that are significantly higher than average current market rents.

It is important to note that land rent has been factored in as an operating expense and not into the capital budget. If a pre-paid lease was required, this cost would have to be capitalized, resulting in much higher costs and a greater shortfall between economic rents and market rents.

The cost side of the proforma has been generated through discussions with CMHC appraisers and information provided by Stewart Olsen Construction of Edmonton (a large Alberta company currently building the Tonquin Hotel expansion) and are considered to be both current and reliable. "Hard" construction costs are estimated at \$60,000 per unit -- a figure which would be in the order of 12% higher than Edmonton. The higher costs are experienced year-round. In summer, the higher costs are attributable to the extra costs of housing for crews and skilled tradespeople who are brought in; in winter, the higher costs are related to the extra weather protection required.

EXHIBIT 5A
NEW CONSTRUCTION PROFORMA - JASPER
TWO BEDROOM APARTMENT

Gross Building Area Per Unit	89 s.q.m.	960 sq.ft.
Net Rentable Area Per Unit	76 sq.m.	820 sq.ft.
Construction Costs: \$62.50 per sq.ft.		\$ 60,000
Soft costs		6,000
Land (Lease)		---
Total Cost		\$ 66,000
Mortgage Debt	65%	\$ 42,900
Equity	35%	\$ 23,100
Monthly Rental Revenues	@ \$ 650	@ \$ 600 @ \$ 575
Laundry Revenue	<u>12</u>	<u>12</u> <u>12</u>
Total	\$ 662	\$ 612 \$ 587
Less Vacancy Allowance (1%)	<u>6</u>	<u>6</u> <u>6</u>
Gross Monthly Revenue	\$ 656	\$ 606 \$ 581
Monthly Operating (including land rents)	183	183 183
Mortgage payments @ 11%	<u>413</u>	<u>413</u> <u>413</u>
Total	\$ 596	\$ 596 \$ 596
Net Monthly Revenue Potential/(Loss)	\$ 60	\$ 10 (\$ 15)
Annual Return on Equity	3.1%	0.5% (0.7%)
Note: Assumes walk up, woodframe, 3 - 4 storey building, surface parking Mortgage: 5-year term, 25-year amortization		

It should be noted that the economic rent for a two-bedroom apartment -- excluding any capitalized land costs -- would be \$70 more per month higher than the average rent for 1990.

High interest rates have a crippling effect on the financial viability of new rental housing. Mortgage interest rates (five year rate) trended downwards from 13.6% on average during 1984 to 11.2% in 1987. In early 1987 the five-year rate fell nearly to 10% before rising to more 14.5% in the summer of 1990. Decreases in mortgage rates since the beginning of this year have been warmly welcomed by the home building industry. If rates continue to decline, this will have a significant impact on the costs of new housing. Using the sample proforma, if mortgage rates decline by 1%, there would be a decrease of about about \$28 per month.

JASPER HOUSING STUDY

CHAPTER SIX
THE EXISTING REGULATORY FRAMEWORK

CHAPTER SIX

THE EXISTING REGULATORY FRAMEWORK

6.0

INTRODUCTION

The current housing situation, as discussed in Chapter Two, results directly from increased demand for housing at a time when the supply of affordable housing is very limited. Before attempting to chart a new housing policy for Jasper, it is helpful to look back at existing Canadian Parks Service policies and practices which have affected both supply and demand to see what has been successful and what has not. More specifically, are these existing policies and practices -- Effective? Consistently implemented? Still relevant?

Throughout its history as a townsite within the National Park, Jasper's pattern of development has been tightly controlled by the Federal Government, through its agent the Canadian Parks Service (CPS). This control is founded in the philosophy that the Park exists and is managed for the benefit, education and enjoyment of all Canadians and that size and appearance of the townsite must be in keeping with its magnificent mountain setting. When housing crises have occurred over its history, the Government has generally stepped in to release additional lands and/or intervene in some other positive way to alleviate the situation.

6.1

GOVERNING LEGISLATION AND REGULATIONS

The following legislation, regulations, and policies have affected the housing situation in Jasper over the past several years.

6.1.1

Land Leases

The Canadian Parks Service, as the landowner of all lands in Jasper National Park, uses the land lease to control the use of the land, the term for the lease agreement, the size of the land to be leased, and the annual payment for the lease rights.

Within the lease agreement is "the need to reside clause" which restricts the occupation of residential units to persons who are employed in the Park and their immediate families, or who have retired after working a minimum of five years in the Park. This does not restrict a non-resident owning residential property in the Park as an investment, but the occupants of the unit must qualify under the "need to reside clause". This specific clause is the single most important factor that is keeping the housing market (sales and rentals) locally based.

The lease is a contract that gives CPS the most control over activities on the land. Other resort municipalities in similar situations to Jasper (Whistler, Aspen and Banff) use lease agreements (and are investigating ways to further strengthen their effectiveness) to ensure the land is being utilized for affordable housing as a benefit to the community in perpetuity.

Given the significance of the lease as a tool to control use of land and the positive effect of the "need to reside clause", CPS should ensure that it enforces strictly all aspects and conditions of the lease that affect the housing market. Any land releases that are directed toward non-market housing, that in effect give a financial benefit to the lessee, should have strongly enforceable clauses that ensure either no gain is made on the land or, if there is gain, it all goes to a community affordable housing fund.

6.1.2

The National Parks General Regulations 1978

These regulations give the framework for the control and management of National Parks. Among other activities, they give the Minister responsible for CPS the permission "from time to time [to] arrange to have public lands in a Park surveyed or resurveyed" for lots in townsites, rights of way, institutional uses, cemeteries and for the purpose of entertainment of visitors (section 4).

The Canadian Parks Service has utilized this section of the Regulations for the release and subsequent subdivision of lands in Jasper.

6.1.3

The National Parks Building Regulations

These regulations give CPS the authority to regulate the construction and maintenance of buildings in the Park, including the Town. They outline the conditions under which a building permit is required, and the application procedure (section 5 and 6). In addition, they outline when the Superintendent may refuse to issue a permit if, in his opinion, the building/structure:

- 1) does not meet the National Building Code
- 2) is incompatible in design and size with the proposed location
- 3) is not in the interest of the Park
- 4) will not meet the zoning regulations, or
- 5) does not have adequate supply of water or disposal of sewage

It would appear, at least on paper, that Section 7 of this regulation gives the Superintendent significant authority to control the form, size, location on site, design of buildings. On the surface, it also appears that these issues can be decided by the Superintendent subjectively "in his opinion". To give this individual guidance, and in order to give the public some basis for submission, the Superintendent has the Townsite Zoning Regulations and the Townsite Architectural Design Guidelines on which to base his decisions.

It would appear, though, that irrespective of what these allow or suggest, 7(b) "[may refuse .. a permit where he is of the opinion] the building is not compatible in design and size with the proposed location", gives the Superintendent the authority to refuse too tall, too voluminous or unattractive buildings. It is a judgment call that can be fraught with controversy. Similar discretionary powers given to Approving Authorities in other municipalities come with an appeal mechanism, in order to ensure that the rights of the applicant are not abused. Discretionary powers are important features of the development approval process and, as such, Jasper could improve its ability to provide quality development by providing the necessary legislation to incorporate them in the Zoning Regulations.

6.1.4

National Parks Business Regulations

These regulations deal primarily with the rules governing the licensing of businesses, trades and occupations within the National Parks. Of interest to housing are the definitions given to:

- "resident", a person who has resided in a park for more than six months
- "visitor accommodation", a hotel, motel, lodge, auto-bungalow camp, rooming house, boarding house, apartment house, private house and any cabin situated on the same premises as any other visitor accommodation or private residence
 - a) in which a person who is not a resident of the park may rent living accommodation, or
 - b) that a person other than the Superintendent rents to any person who is not a resident of the park for living accommodation.

These definitions are used to distinguish between housing for residents and accommodation for visitors. Clearly, if it is accommodation for visitors to the Park, the renter is obligated to obtain a license approved by the Superintendent. This is the authority under which the Superintendent has the right to control the visitor accommodation within private residences and establish the conditions under which he would grant such a license.

If it is desirable to control the conversion of resident accommodation to visitor accommodation it would appear that CPS could control it under both these regulations and the zoning regulations as part of the development permit approval process.

6.1.5

Architectural Design Guidelines

These guidelines, while not having the force and effect of a regulation, give the framework for the Superintendent to make more subjective decisions regarding design and size (see National Building Regulations).

When decisions which can be deemed to be subjective are available to an Approving Authority (AA), it is to the AA's advantage to have a basis from which a decision is being made. It is important that this or future guidelines:

- are a community vetted document
- have consistent and professionally-backed interpretation
- have an identifiable theme
- recommend building materials that are readily available and at competitive prices
- give latitude for creativity within the design theme.

Design guidelines are an essential tool for a town like Jasper, which has a small and tightly controlled land area and is characterized by infill, redevelopment and small lot development.

6.1.6

Jasper Townsite Zoning Regulations

The zoning regulations set out the rules respecting the use of land within the Town of Jasper. From a housing point of view, they establish the types, sizes, density, siting, and minimum lot size requirements for building in different areas of the community.

There are four residential districts in the zoning regulations: a One-Family Dwelling District (R1), a Two-Family Dwelling District (R2), a Multiple-Family Dwelling District (R3), and a Mobile Home District (MH). They are cumulative in nature, which means that what is allowed in a lower or less dense district is allowed in the one above.

No provision is made for secondary suites as a permitted use in the R1 District, but these are permitted in a dwelling in an R2 and R3 District, by virtue of more than one unit being permitted per site. Any secondary suites which exist in the R1 District that were built after the enactment of the zoning regulations, or that exist in other Districts but were built without a building permit, are "illegal" suites.

Secondary suites (regulated by maximum size, parking requirement and occupant use) can provide a valuable source of affordable housing and, as has been discussed in Chapter Two, currently play an important role as a "safety valve" in Jasper's housing market. Whistler's land use (zoning) regulations allow for secondary suites ("caretaker suites") in single family areas, given that they are under a certain size, have adequate parking, and are occupied by a resident of Whistler (heavy fines for infractions). In recent conversations with Whistler officials, it was indicated that the community's housing problems would be in a much worse state had this provision not been in place.

Generally, the Zoning Regulations are quite rigid, outdated, and do not result in the best form of development for the community. This becomes apparent when viewing the results of redevelopment in the community and the community concerns over "too tall" houses, duplexes that become fourplexes, parking problems, inappropriate design, and interpretation inconsistencies. Following are some examples of the how the zoning regulations negatively affect housing in Jasper.

Under the R3 District, the lot area requirement of 1,000 sq.ft. per dwelling unit limits the variety of unit type which may be available in an apartment building. For example, if a 10,000 sq.ft. site allows 10 units, would a builder build 10 2-bedroom units or 10 studio units? Probably 10 2-bedrooms, because the builder can get more money for the 2 bedrooms, leaving the need for studios unmet. There is no volume control over the 10 2-bedrooms, so that as long as the builder meets yard requirements, height requirements, parking requirements, he could build very large units, creating a voluminous building. If instead the builder had a Floor Space Ratio (FSR) based on a given ratio to site area, he can make the choice of the unit type he wants to build, which more likely would result in a better variety and number of units being built.

Minimum lot widths in R3 for multi-unit developments restrict opportunity to provide acceptable multi-family solutions on smaller lots, require land assembly, and lead to duplexes being built, only later to become fourplexes without proper amenities.

In all the residential districts the height and storey relationship is skewed. The height is higher than is necessary to achieve the storey limit. For example, in the R3 District, a 45 foot height limit in conjunction with a 3 storey height limit is too high, given the ability to manipulate the "finished" grade and to manipulate storeys with lofts. 45 feet is enough height to allow 4 storeys. When this discrepancy exists

between the two controlling rules, height measured by feet or by storeys, there is the inevitable battle that occurs even though the Zoning Regulations state the lesser of the two. This is further exacerbated when land prices are rising because a builder may design to get the most volume and, therefore, incorporate all the ways possible to maximize the building even though it may be out of scale with the rest of the neighbourhood. The height is doubly felt in Jasper, where the majority of the existing built-form is small bungalows or one and a half storey homes.

There is no real mechanism for variance to the regulations or for discretion in order to achieve better development. As a result, poor solutions can occur and if a homeowner cannot find a legitimate relief or solution, Jasper residents have learned that they might as well go ahead and do it because either the variance will not be discovered or, if discovered, not pursued by the Approving Authority to be rectified.

While provision for penalties and enforcement of the Zoning Regulations exists, the actual enforcement has been limited. If a regulation needs to be enforced (it is not self-enforcing) and is not, there might just as well not be a regulation. For Jasper this is a serious issue facing the community. Many of the problems of "illegal suites", encroachments of buildings into side yards, and unlicensed visitor accommodation would be less likely to occur if the community knew it was under a watchful and "stick to the rules" eye.

These are some of the glaring problems with the existing zoning regulations and a complete review is required.

6.1.7

1990 Moratorium on Business Licenses for Private Home Accommodation

The licensing for private home accommodation for tourists is being examined to ensure that legitimate residential housing units are not being removed from the housing stock, and being rented instead to visitors.

Mechanisms such as development permits and specific development criteria should be in place to ensure that this is not occurring and exacerbating an already bad housing situation.

6.1.8

Leases and Licenses of Occupation Regulations (1981)

These regulations contain the definition of "eligible resident", which forms the basis for the "need to reside" clause in the leases, the granting of residential leases in towns and the rate of rental for a lease.

It is vitally important that inclusion of the "eligible resident" clause is enforceable and is enforced.

These regulations have been revised and are waiting to be approved as "The Regulations Respecting the Leases and Licenses of Occupation of Public Lands in National Parks".

6.2

PREVIOUS STUDIES

6.2.1

1979 Jasper Townsite Study

This in-depth and comprehensive plan sets out a plan to accommodate expected growth over a 10 - 20 year period on a decentralized basis -- taking in what is now Cabin Creek East and West and the area commonly known as Sleepy Hollow. There is an endorsement of a policy of conserving land through smaller lot sizes.

A need for an additional 127 single family dwellings and 413 other units was identified for the 1980-90 period. It was believed that 165 units could be provided through infill and redevelopment, and the remainder could be accommodated in the development of Cabin Creek East and West. An increase in seasonal staff was also forecast and no clear policy is set out to deal with this increase.

6.2.2

1988 Jasper Townsite Plan

The Plan contains land supply and housing policies which are still in effect. At that time it was concluded that there was a reasonably good balance between supply and

demand, and that sufficient land existed to meet the short-term needs of the community. Approximately 5.26 hectares of vacant land was identified for infill development within the existing built-up areas of Jasper, and a further 9.3 hectares were identified as being appropriate for redevelopment. The existing land base (which includes the undeveloped Sleepy Hollow and Miette areas) was considered to have potential to accommodate up to 5,000+ overnight visitors, 6,400+ residents, and 1,200 seasonal employees.

The Plan promotes the need to increase residential densities in existing areas and to conserve existing land resources by establishing minimum density standards for new developments. Generally, infill and redevelopment is preferred to additional land release.

With respect to seasonal staff accommodation, the Plan endorses the policy that seasonal staff accommodation should be the responsibility of all employers and that any new commercial development must provide for required seasonal staff accommodation. Although there is a stated preference for on-site housing, small scale in the community is considered to be acceptable, provided it is well integrated.

The Plan is silent with respect to secondary suites.

6.3

LAND RELEASES FOR HOUSING

During the past twenty years, there have been several land releases for multi-family market housing and one land release for both single and multi-family housing. A number of these are summarized below.

Based on our review, the primary intent of these land releases has been to allow the production of necessary new housing through private sector companies or, in the case of Cabin Creek West, through a non-profit organization. While it is apparent from a review of materials and from discussions with CPS employees familiar with these land releases that there was a general concern at the time with bringing about affordable housing, it appears that few mechanisms were built into the land releases to ensure that the housing would remain affordable in the future.

6.3.1

CN Apartments

Block 31

In 1971 there was an exchange of land between the CNR and CPS which led to the development of a 35 unit apartment building on a group of seven lots extending northerly from Willow Street along Geikie Street. The development was built by a group of CNR employees which incorporated as a limited company, and the land was sub-leased from the CNR.

6.3.2

Cavell Court (formerly Fort Point Lodge)

Parcel CF

In 1970 a Vancouver-based businessman submitted a proposal to CPS for the construction of a staff accommodation complex that could house up to 550 people. Following a review of possible sites, CPS agreed to lease an area of nearly five acres at the north end of Geikie Street. The concept was to build the complex and then sub-lease a number of beds/units to Jasper employers on a year-round basis. The first phase of Fort Point Lodge (161 units) opened in 1971 with mortgage funds from CMHC. Records indicate that only the CNR, CPS and one other employer honoured their earlier commitments to enter into contracts for accommodation; other employers, instead, referred their staff directly to the lodge management. As a result, suites were fully occupied during the summer season but had a high vacancy rate during the rest of the year. Cavell Court, as it is now known, continues to provide housing for seasonal staff, although there is a great deal of dissatisfaction among residents about the quality, condition and management of the operation.

6.3.3

Aspen Gardens

Also in 1971 there was a tender call for proposals for the development of a "garden home" complex in the area bounded by Aspen Crescent and Pyramid Lake Road. The successful bidder was the Edmonton-based Trijon Planning and Development Ltd. The result was the development of 54 townhouses on a 6.5 acre parcel – 42 units

of which remain as market rental; the remaining 12 units are part of a co-operative management scheme.

6.3.4

Pyramid Lake Road Mobile Home Park

As part of the program to alleviate the prevailing shortage of housing in the mid-70s, CPS developed a mobile home park southwest of the then-existing townsite. Eighty-nine sites were developed and provided with full water, sewer and electrical services. Sites were made available to both permanent and seasonal residents. This housing complex serves both family and non-family households and, unlike many mobile home parks in resource communities, it has been well-maintained. These homes are among the most "affordable" in Jasper at this time, trading at a value in the area of \$55,000 - \$70,000.

6.3.5

Cabin Creek East

Parcels CV-1, CV-2, CU-1

In the mid-70s, a proposal presented by Edmonton developer Trijon, identified a need for an additional 160 units to meet current and expected future housing needs. In 1978, CPS entered into an agreement with Trijon to release 9.2 hectares of land -- Cabin Creek East -- for a combination of rental apartments (36 apartments), investor-owned condominiums (18 townhouses) for rental, and owner-occupied condominiums (18 townhouses). This development has generally been considered to be successful and well accepted within the community. Seventy-five percent of the units remain as rental and tenant-landlord relations are reported as being very good.

6.3.6

Cabin Creek West

This 11.8 hectare land release in Cabin Creek West occurred in response to the growth pressures being experienced in 1978-1980. The land was released at market value to the recently formed Jasper Non-Profit Housing Corporation.

Originally intended to be a mix of single, duplex and multi-family housing, the Cabin Creek West subdivision ended up being a combination of attached dwellings, zero lot-line single dwellings, and detached single dwellings, all in private tenure. Lots were allocated to people on a lot list who did not already own a home and who were financially capable of building. The multi-family component is now under construction as the Stone Mountain condominiums.

There are mixed views as to the success of Cabin Creek West. Some view the subdivision very positively; others consider the homes to be too large relative to the size of their lots and architecturally unappealing. Still others criticize the project for not bringing about any affordable housing and that the land benefit to the first-time buyers has been lost to the community-at-large.

It should be recognized that shortly after construction started in Cabin Creek West in the early 1980s there was a severe recession that affected all sectors of the economy. Notwithstanding the financial difficulties they encountered, the Non-Profit Housing Corporation was able to facilitate the construction of a number of homes, many with secondary suites, over a period of five years. This subdivision has made a significant contribution to the housing stock in Jasper and is considered by many as a most desirable part of the community in which to own a home.

6.3.7

Stone Mountain

The Stone Mountain complex is discussed in Chapter Two. The land was obtained on a long-term lease basis by Vancouver-based IntraWest at market values.

JASPER HOUSING STUDY

CHAPTER SEVEN

HOUSING PROGRAMS AND EMERGING INITIATIVES

CHAPTER SEVEN

HOUSING PROGRAMS AND EMERGING INITIATIVES

7.0

INTRODUCTION

This chapter outlines the range of housing programs that exist and the initiatives that have been taken in Canada and the United States in recent years to meet changing housing needs. The policies of three resort communities -- Whistler and Aspen and Banff -- are summarized.

7.1

FEDERAL GOVERNMENT PROGRAMS

For many years the Federal Government played the lead role in the provision of housing -- through a wide range of "supply-side" programs. This role has largely been assumed by the Provincial level in recent years and, with the exception of the Co-operative and Native Housing programs, the Federal Government is not directly administering any programs. This is in part due to reduced Federal funding for housing and in part due to the current government's philosophy that the provinces should be the level of government most directly involved in housing programs. The Canada Mortgage and Housing Corporation (CMHC) continues to play a role as a funding agency for demonstration projects and housing research. The ACT program (Affordability and Choice for Tomorrow) is a current initiative. Other roles have been to sponsor regional and topical conferences and to publish valuable statistical information.

7.2

ALBERTA GOVERNMENT PROGRAMS

The Alberta Government is taking on increasing responsibility in the area of housing, principally through the recently reorganized Department of Municipal Affairs. The Alberta Mortgage and Housing Corporation, previously a separate agency, now falls within the Department. The Government has been active in both the home ownership and rental

markets and has consistently taken a pro-active role in these markets. The accompanying chart (Exhibit 7-1) summarizes the various programs that are currently being operated by the Alberta Government and identifies those that are available for Jasper projects and Jasper residents.

During the past three years the Province has been encouraging home ownership through two major programs. On the rental side, the Government has programs which stimulate the creation of new housing (e.g. Community Housing, Senior Citizen Lodges) and other programs which subsidize rents in existing buildings or low-income renters (e.g. Rent Supplement, Seniors Renter Assistance Grant). There are no programs that deal with the provision of housing for seasonal workers in the hospitality industry. In reviewing the range of programs, we were impressed by the number and type of programs that are available for seniors -- programs which are designed both for creating new housing as well as maintaining seniors in their own homes.

From discussion with government officials, there is a limited understanding of the housing problems experienced in Jasper. Because of its perceived "special status" as a non-incorporated entity within Parks Canada's jurisdiction, Jasper has not been a major focus of the Provincial government's housing programs. Almost all programs would be applicable in Jasper. The principal criteria for applying for any Provincial program is to provide a thorough documentation of the needs of Jasper residents. On reviewing the programs and after discussion with the relevant officials, we feel that the Province's Rent Supplement and Community Housing Programs are two which should be pursued through the auspices of a non-profit housing corporation.

CURRENT GOVERNMENT PROGRAMS AFFECTING THE JASPER HOUSING MARKET

HOME OWNERSHIP PROGRAMS

Program	Purpose	Description	Agency	Funding	Suitability to Jasper
Alberta Mortgage Interest Shielding Program	Protect homeowners from interest rates above 12%	Homeowners receive rebate for the difference between actual mortgage costs and those at 12%; available to maximum rate of 17%	Alberta Municipal Affairs	100% Provincial	Yes
Alberta Family First-Home Program	Assist first-time home buyers on 1st \$4000 of 1st mortgage FOR THOSE TAKING POSSESSION MAR/89 to FEB/91	Provides \$4000 interest-free for 5 years, either as loan applied as part of down payment or on 1st mortgage	Alberta Municipal Affairs	100% Provincial	Yes

DEMAND SIDE PROGRAMS

Program	Purpose	Description	Agency	Funding	Suitability to Jasper
Rent Supplement Program	Assists people in need of housing at 25% of income	Rents geared to income up to a specified limit. Units may be allocated in AMHC-owned units, Index-linked Mortgage Co-op's, private landlord projects, & AMHC-owned managed by non-profit organizations	Alberta Municipal Affairs	Alta. provides 30% of subsidy F.G. provides 70%	Yes
Senior Citizen Renter Assistance Grant	Assists seniors in rental units or who own and occupy mobile home on rented land	Annual grants of \$1200 for seniors in non-subsidized units; \$600 for seniors in subsidized \$1000 for seniors renting land for mobile homes	Alberta Municipal Affairs		Yes
Property Tax Reduction Program for Seniors/Homeowner Benefits	Reduce property taxes for homeowners over 65, and related applicants.	Provides combined benefit whereby qualified applicants, without applying, have their entire Provincial Education Tax paid by provincial government; some may be eligible for additional reduction	Dept. Municipal Affairs	Municipal Affairs	Yes

SUPPLY SIDE PROGRAMS

Program	Purpose	Description	Agency	Funding	Suitability to Jasper
Community Housing Program	Provide subsidized rental units to low to moderate income families, seniors, wheelchair users or individuals who cannot afford private sector housing	Rents set at 25% of family's income	Alberta Municipal Affairs	Alberta provides capital financing and coordinates construction -- CMHC provides 70% operating subsidies; Alta & municipalities provide 30% Requires Local Housing Authority.	Yes
Senior Citizen Lodge	Provides housing for seniors at affordable rates	Assistance to Foundations who manage the projects providing accommodation, meals, house-keeping and recreational facilities	Alberta Municipal Affairs	Province provides capital financing, annual operating grants and co-ordinates construction of units. CMHC may also contribute. Foundations provide contributions to operating costs. Operating losses paid by participating municipalities.	Yes
Senior Citizen Self-Contained Housing Program	Provides self-contained housing for seniors at affordable rates	Must be sponsored & managed by a non-profit organization -- no income or asset limitations	Alberta Municipal Affairs	Province provides capital financing and co-ordinates construction, and provides 30-100 operating deficits; CMHC provides up to 70% of deficits.	Yes
Unique Homes Assistance Program	Assists private seniors' homes pay a portion of operating deficits.	Eligible homes may be awarded grants of 75% of justifiable deficits up to \$5.30 per resident per day.	Alberta Municipal Affairs		Yes
Public Non-Profit Housing Program for Special Housing Projects (Publicly Owned)	To assist individuals with special housing needs	Low-income individuals with physical, mental or behavioural conditions, or other special housing needs provided rent-g geared to income accommodation	Alberta Municipal Affairs	AMHC owns units, provides capital financing, and subsidies equal to 30% of difference between eligible annual operating costs and annual revenue. CMHC provides 70% of the subsidy.	Yes

SUPPLY SIDE PROGRAMS					
Program	Purpose	Description	Agency	Funding	Suitability to Jasper
Special Purpose Housing Program (Private Agency Owned)	To increase facilities for care to people with physical, mental or behavioural conditions.	Mortgage subsidy financing enables non-profit organizations to provide emergency or transitional residential facilities for clients which may include handicapped persons, victims of family violence, wards of the provincial government, ex-convicts, the hard-to-house. Note: assistance to certain forms of accommodation and clientele is being phased out.	Alberta Municipal Affairs	AMHC provides 30% of mortgage interest rate write-down and may provide capital financing. CMHC provides 70% of write-down subsidy.	Yes
Co-operative Housing	To encourage the production of cost-effective co-operative housing	Up to 100% of the capital costs through an index-linked mortgage	CMHC	100% Federal	Yes
RRAP for Disabled (Residential Rehabilitation Assistance Program)	To assist in modifications to owned or rented housing for disabled people	Forgivable loan for \$5000 per self-contained unit and \$2500 per bed	CMHC	100% Federal	Yes
Homeowner RRAP (Residential Rehabilitation Assistance Program)	To assist low income homeowners make needed major	Forgivable loan for \$5,000 per self-contained unit; further \$5,000 repayable loan	CMHC	100% Federal	Yes
Seniors' Emergency Medical Alert Program	To assist seniors remain independent in own homes.	Applicants may receive up to \$700 value for installation and user fees for emergency medical alert systems	Alberta Municipal Affairs	Municipal Affairs funds all of program costs.	Yes
Seniors' Independent Living Program	Assist low and moderate income seniors repair their homes.	Grants between \$1000 and \$4000 available to qualified households for use within a 4-year period.	Alberta Municipal Affairs	Municipal Affairs	Yes

SUPPLY SIDE PROGRAMS				
Program	Purpose	Description	Agency	Funding
Enhanced Home Adaptation Program	To promote the modification of existing or new housing to facilitate occupancy by wheelchair users	Provides grants of up to \$5000 for each modified unit given to homeowners, tenants or landlords for use within three years from approval date. (Homeowners and tenants must have maximum adjusted gross income of \$30,000)	Alberta Municipal Affairs	Municipal Affairs
NOTE: Other assistance to disabled persons provided through units available in community housing projects, senior citizens self-contained housing program and special purposes housing program.				
				Suitability to Jasper Yes

7.3

EMERGING HOUSING INITIATIVES

As senior governments slowly withdraw from the housing field, there has been increasing onus on the non-profit sectors to jump into the production and management of housing and more pressure on local governments to ensure that affordable housing is provided by developers. A wide range of initiatives have emerged throughout Canada and the U.S. during the past five years in response to these changes. Some are having a marked impact; others are difficult to administer or enforce and still others are in too early a stage to properly evaluate.

In resort communities and communities such as Jasper which rely heavily on the tourism to fuel the economy where problems are usually of a seasonal nature, several interesting initiatives have been taken.

1. **Making better use of existing land and existing homes** -- Through loans and/or grants stimulating the private sector to add modestly-priced rental housing through small scale and infill projects and better use of existing buildings (e.g. secondary suites and conversions). Ontario has had a successful program for several years.
2. **Encouraging the construction of more affordable rental housing** -- Loans and grants to stimulate non-profit housing societies to build more affordable rental housing (Alberta Housing programs) or density bonuses and other incentives to encourage the private sector to build more affordable housing (many municipalities);
3. **Purchase of existing housing.** Existing dwellings generally cost less than newly constructed units and, as such, are an attractive option in expanding the long term supply of affordable housing. Homes can be acquired by public agencies or non-profit societies. Montreal and Ottawa have pursued this approach;
4. **Creation of community-based trusts or loan funds for the construction of new affordable housing and/or the rehabilitation of older housing.** These funds are capitalized by corporations, pension funds, individuals, banks and church groups that are willing to accept a lower rate of return on their investments in order to respond to social needs within the communities they serve. They do not rely on government capital or ongoing operating funding programs but may benefit from one time government assistance (e.g. deferred taxes, below

market- value land, etc.). Strong initial capitalization and capable managers have also proven to be fundamental to their success.

5. **Creation of equity cooperatives to build new affordable housing.** These projects are capitalized by individuals or corporations that are interested in pooling their resources and applying this as equity into the development of not-for-profit housing. As with the previous model, strong initial capitalization and capable management is fundamental to their success. Equity cooperatives have now been built by seniors groups in British Columbia and Ontario. A employer-backed cooperative has also been initiated in Whistler as a vehicle to provide affordable housing for seasonal workers and is being considered in Banff.
6. **Requiring developers to include affordable rental housing in their projects.** "Mandatory inclusion" has become an accepted practice in some areas where the private market will not willingly build affordable housing. The objective of inclusionary provisions is to increase the stock of affordable housing through requirements that are intended to be fair to the developer and allow a reasonable profit. These programs work best in strong real estate markets and are often opposed by the private sector. California, Ontario, Vancouver, and Colorado are examples of places where 'mandatory inclusion' has become an accepted practice. The practice is also becoming more common in resort communities where municipalities are requiring (or considering requiring) employers to build on-site housing for employees (Whistler, Aspen, Sun Valley, Banff).
7. **Requiring developers to pay more development fees.** These programs levy an extra charge on a development (market residential, commercial and industrial) to go into a reserve fund to build more affordable housing in the community. Sometimes referred to as a "linkage" program. This works best in strong real estate markets and will generally be resisted by developers. Boston and San Francisco were the pioneers in this area. The approach is being considered or implemented by a number of resort communities (Whistler, Mammoth Mountain, Banff)
8. **Changes to existing zoning by-laws.** A number of municipalities have changed their by-laws to be more accommodating for affordable housing – lower minimum lot sizes, reduced parking standards, higher densities, allowing secondary suites;

9. **Encouraging more home ownership.** This opens up more affordable 'entry level' housing for some renters, including young couples and families. Alberta's recently terminated Family First-Home Program is an good example;
10. **Encouraging use of home equity.** Home equity conversion plans (reverse mortgages) are intended to enable homeowners, particularly older people, to generate income from the equity in their home, while allowing them to remain in their homes.

7.4

RESORT COMMUNITIES

Jasper is not alone in experiencing housing problems. Several other isolated resort communities in the Western US and Canada have been grappling with the same or similar problems of ensuring a long-term supply of affordable housing in communities where the land supply is very restricted. Restrictive supply relative to increasing demand has pushed land values and housing prices beyond the ability of local residents and temporary employees in the hospitality/recreation industries to afford this housing. As a result, these communities have been actively seeking ways to ameliorate the current situation and introduce a framework that will ensure long-term solutions to their housing problems.

Two communities stand out as being the most pro-active in tackling housing problems -- the Resort Municipality of Whistler north of Vancouver and the Town of Aspen in Colorado. These two communities differ somewhat from Jasper in that they are almost exclusively resort communities and their policies are largely oriented to the provision of employee housing. This contrasts with Jasper which, in addition to being a growing centre of tourism, has a hundred year history as railway divisional point. This more diverse employment base has given the community a character and a social profile that is different from some other tourist centres. As a result it will be necessary to look beyond policies related to the provision of employee-related housing into management policies which serve longer term residents, including seniors and lone parent families.

In our opinion, the third community discussed -- the Town of Banff -- has more in common with Whistler than it does Jasper -- a growing international reputation, heavy reliance on year-round tourism, and a "normal" community within easy commuting distance. Nevertheless, the recently incorporated Town has taken some initiatives which will be of interest in the Jasper context.

7.4.1

The Resort Municipality of Whistler

Whistler operates under a special legislative charter and has certain powers which other municipalities in B.C. do not have. Having expanded rapidly during the mid-to-late 80s as a destination of international significance, the Municipality has experienced a number of "growing pains" in providing the necessary social infrastructure. Housing has been a key issue and the Municipality has been developing and refining its housing policies over the past four years.

The "Resident Employee Accommodation Policy" originally adopted in 1988 and amended in 1989 and 1991 sets out management policies and initiatives to encourage the production of employee housing. This policy was preceded by the establishment of the Whistler Valley Housing Society. Its first project was a 20 unit townhouse project in 1984 followed by a 30 unit apartment (financed through the sale of an additional 12 market units). Current plans call for the development of a 100 apartment-townhouse project.

In October, 1990 Whistler adopted the "Employee Housing Service Charge Bylaw" which requires new developments to either directly or indirectly provide accommodation for the "determined" employee generation. Developers have the option of:

- providing new housing at varying bed rates depending on the type of commercial development and acceptance of a conveyance to the municipality in order to maintain affordable rents;
- paying cash-in-lieu of housing at a rate of \$5000 per employee;
- entering into a commercial partnership in an affordable housing project sponsored by the Whistler Valley Housing Society by the purchase of rent equities at a share price of \$6000.

The current zoning allows for secondary suites in all zones to accommodate employees. Major fines are in effect for the mis-allocation of these suites for tourist accommodation. In conversation with Whistler officials, it was confirmed that allowing secondary suites has been the single most important and effective means of providing and assuring affordable housing.

7.4.2

The Town of Aspen

Aspen has taken a very pro-active approach to the provision of affordable housing. In addition to the creation of a Housing Authority, it has stringent regulations relating to the provision of housing by developers, maximum rent and sale prices and other mechanisms to ensure that housing is kept affordable for residents. The developer of a new project has two options:

- providing affordable "resident housing" through deed restrictions which are then managed by the Housing Authority;
- requiring cash-in-lieu of providing housing ranging from US \$15-30,000 per employee.

7.4.3

The Town of Banff

Since Banff was incorporated in January, 1990, Banff Town Council has identified housing as one of its top priorities. Like Jasper it faces a limited supply of land matched by a high demand for its use. Housing shortages for young families and seasonal staff, high housing costs and substandard housing quality in the form of overcrowding, lack of privacy and amenities are persistent problems.

As an initial response to the issue, Council appointed a Housing Advisory Committee, which has prepared the beginnings of a Housing Policy Brief. Several policies have already been approved by Council. The ultimate aim of the Brief is to set up a Housing Authority with full-time, professional staff to deal with housing issues on an ongoing basis. This recognizes that the issues cannot be resolved with a "quick fix". The Housing Authority would be responsible for building housing, monitoring employer housing compliance, establishing a cash-in-lieu fund for those employers who do not have land to build (similar to Whistler), and to encourage alternative forms of home ownership.

The Town has two regulatory ways to generate housing from employers. Firstly, as a condition for a business licence, the applicant must provide an adequate amount of housing for new staff. Secondly, as a condition under commercial development, the applicant must provide additional housing units in accordance with the generation standards contained in the Land Use (Zoning) Bylaw. The Town recognizes that

these standards are below what is required and is reviewing the incorporation of higher standards in the present re-writing of the Land Use Bylaw.

Banff is also investigating better ways to ensure that developments on town leased lands (Residential Reserve) remain in perpetuity as "affordable" housing and that the benefits of reduced land costs accrue to more than the first time buyer or renter.

Facing the problem of resident housing units being turned into tourist accommodation, Banff's Bed and Breakfast development approval rejects any request that would result in the loss of resident housing units.

JASPER HOUSING STUDY

CHAPTER EIGHT
FUTURE REQUIREMENTS & A STRATEGY FOR
ACTION



CHAPTER EIGHT

FUTURE REQUIREMENTS & A STRATEGY FOR ACTION

8.0

INTRODUCTION

This chapter draws the study to a conclusion and presents a series of recommendations for the Jasper Town Committee (JTC) and the Canadian Parks Service (CPS) to consider. The first 16 recommendations address the housing issue for permanent residents; the remaining recommendations relate to housing for seasonal employees and an implementation program. Some recommendations can be implemented immediately and may have a modest impact on the current "tight" housing situation. The majority of recommendations, however, require further commitments on the part of the Town Committee and the CPS and a dedication to proceed on several fronts at the same time.

There are two recurring themes embodied within the recommendations:

- Employment and population growth will occur in Jasper over the coming decade and steps should be taken now to ensure that future housing will be both available and affordable;
- The JTC/CPS should actively encourage and facilitate the establishment of one or more non-profit authorities to build and manage new affordable housing for those groups least able to afford market housing -- low and moderate income families, and single people.

8.1

CONCLUDING COMMENTARY

8.1.1

Housing Availability

Housing **availability** (lack of housing or poor choice of housing) and **affordability** (high cost of housing relative to residents incomes) are the two key issues to be

addressed by the Jasper Town Committee and the Canadian Parks Service. The quality (condition) and size (overcrowding) of housing did not stand out as key issues in the housing study.

In our view, the issue of **housing availability is resolvable** through the development of specific sites within the town in the immediate future, and the servicing and subdivision of additional land in the three to five year time horizon. This will not be without cost and controversy, but it is achievable through combined efforts of CPS and the Jasper Town Committee. If an adequate supply of land is released for new family-oriented housing (singles, duplexes and townhouses), the prices of resale homes will adjust to a more manageable level, making them within reach of more two-income families.

Not all needs will be met through increased supply, however. Ideally, there should be a good supply of rental housing with rents not subject to market fluctuations. This can be achieved through the private market with some type of rent control or rent indexing. It can also be achieved through a well-managed, non-profit housing corporation which charges rents equal to costs rather than rents that the market "will bear". We view a strong non-profit housing authority as playing an important role in the Jasper housing market.

8.1.2

Housing Affordability

Affordability is a serious problem in Jasper and is unlikely to go away without a collapse in the economy or an exodus of people resisting high housing costs. The affordability problem is particularly true for renters between the ages of 19 and 44 and for home owners between the ages of 25 and 44. More supply will ease prices and rents. Requiring employers to build rather than buy existing housing will also ease prices and rents.

The issue of affordability is a larger, more stubborn problem than that of land availability. Several communities in Canada are experiencing serious affordability problems, although Jasper and Banff are probably among the smallest communities to face this issue.

Affordability is rooted in inadequate income relative to housing prices and rents, which in turn is a reflection of the local economy and its employment structure. The Jasper Town Committee and the Canadian Parks Service have little ability to

directly affect affordability for low income households. Some people living in Jasper will always have difficulty in finding adequate, affordable housing -- particularly single income households and low income families. Their incomes are simply too low to allow them the choice they would like to have in the marketplace and, unless they can find long-term security, they will be subject to market pressures.

8.1.3

Limited Choices

There is limited choice for homeowners. Employers (and, to a lesser extent, international purchasers) have contributed to bidding up the market to the point where very few Jasper households are able to afford to purchase a home. The **Stone Mountain** project is not affordable nor, apparently, very well liked but will eventually absorb. At current prices it is unlikely that employers will purchase these units for their staff and will continue to purchase units in larger duplexes and singles in town in order to accommodate more staff at lower per staff cost. It is also unlikely that these units will be rented, at least for some time to come. Market rents would be around \$800, whereas economic rents for the project are likely to be between \$1,400 and \$1,500.

There is a strong desire for more space and home ownership. This is particularly true for families with children and was verified in the community survey. A single detached home is still the preferred housing type, followed by any housing that is "ground-oriented" -- where the front door opens onto a small lawn or garden. In Jasper, Aspen Gardens and Cabin Creek East are considered to be successful, well-liked and well-managed. They are good examples of what can be accomplished through multi-family housing.

8.1.4

Affordable Alternatives

Mobile homes provide a viable alternative to single detached homes. Although they are viewed with scepticism by some people, well-planned and maintained mobile home parks can be very attractive and less land consumptive than more traditional subdivisions. Mobile home communities in the U.S. "Sunbelt" provide good examples of what can be accomplished with good planning and operation. In Jasper, the Pyramid Lake trailer park is well-maintained and provides some of the most

affordable housing in the community. While mobile homes are not the ideal housing form for all types of households, they can provide very suitable and affordable housing for small households, lone parents and people who have been transferred into Jasper by their employers for "short-postings" or term positions.

Secondary suites also provide a more "affordable" housing form than traditional apartments. The community seems to be receptive to secondary suites, provided there are sufficient controls in effect. This apparent community acceptance of secondary suites is a considerable benefit in developing a housing action plan. In many other communities, secondary suites are viewed less favourably.

8.1.5

Seniors

Seniors living in Jasper appear to be reasonably well housed. It has only been in the past six months that a small waiting list has been established in the existing senior housing project, Pine Grove Lodge. There may be some requirement for a seniors' project with a personal care component as an option to full institutionalization in a care facility or extended care hospital. In Jasper for the foreseeable future, the actual numbers of people who warrant a "supportive housing" situation will be fairly small. Most seniors will choose to remain in their own homes as long as is possible and received community-delivered home support services. This is particularly true for homeowners. Alberta has several excellent housing programs that support the elderly in their own homes (repair, retrofitting, medical alert). If awareness is low in Jasper, these can be better promoted and advertised through Alberta Municipal Affairs. If the proposed Oikia project proceeds, this may be suitable as an extension to the existing Pine Grove Lodge, in association with Seton Hospital or on a relatively small site in the central part of the townsite.

8.2

FUTURE HOUSING REQUIREMENTS

As discussed in Chapter Two, economic forecasts anticipate that the provincial economy will continue to be strong throughout the 1990's and that population will increase parallel with a growing economy. Tourism is expected to be one of the leading sectors and the National Parks are considered to be major destinations for visitors. Basing our forecasts on the methodology used by Provincial agencies and taking into account the recent and

planned investments in Jasper, we anticipate that the population of Jasper could increase from a current resident base of about 4,100 to between 4,800 and 4,900 in ten years. This 700-800 person increase will largely be as a result of new jobs created in Jasper directly and indirectly related to tourism.

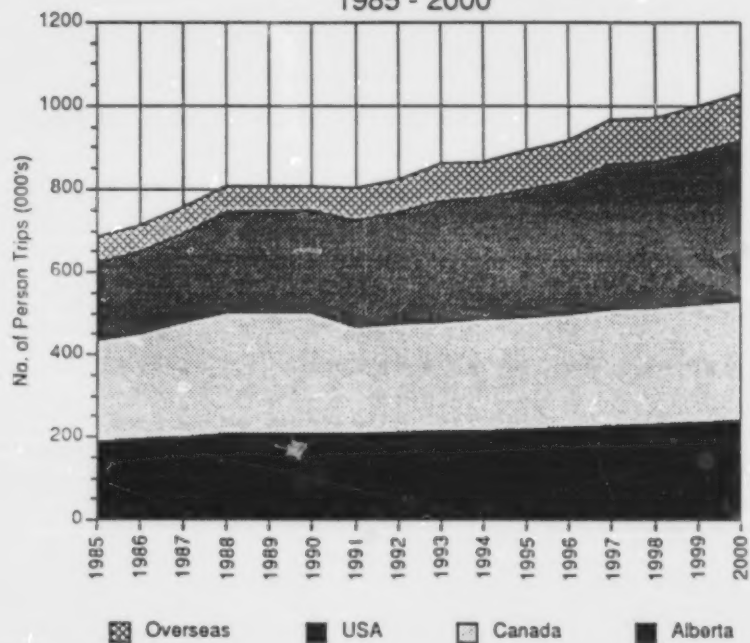
It should be noted that this increase in population is founded on two important considerations:

1. that "market forces" will be allowed to operate without significant restrictions on the amount of commercial development; and
2. that adequate and affordable housing will be available to accommodate this increase.

If commercial development is restricted and/or housing costs cannot be maintained at reasonable levels, then the population increase could be considerably less. The question as to whether or not commercial development is to be restricted -- and if so, in what way -- must be examined in a larger planning context by CPS and the JTC in consultation with Jasper residents. This was beyond the scope of this study.

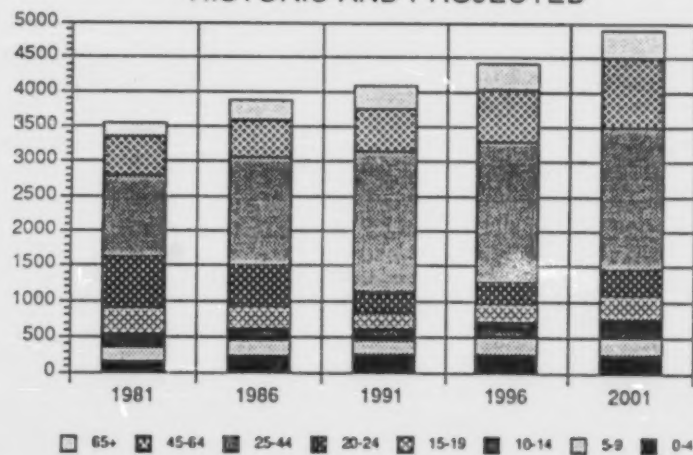
The present commercially zoned lands in Jasper could accommodate enough development to generate this population increase. There remains room to expand existing buildings -- or build new ones -- in the "C1" zone (Central Business District), "C2" zone (Tourist Commercial) and "S" zone (Storage and Services) to meet future market demand for tourist facilities and services for some time to come. Our analysis illustrates that, realistically, the existing commercially zoned land could be further developed to generate an additional 1,700 jobs plus seasonal staff (refer to Appendix C for a complete discussion of the generation of these figures).

PERSON TRIPS TO JASPER BY ORIGIN OF VISITOR 1985 - 2000



SOURCE: TOURISM ALBERTA, 1991

POPULATION BY AGE GROUP - JASPER HISTORIC AND PROJECTED



SOURCE: CITYSPACES CONSULTING DERIVED FROM ALBERTA BUREAU OF STATISTICS

Due to demographic factors already at work, the largest increase in the coming decade will come in the 35 to 54 age group -- the baby boom generation. This pattern is occurring throughout Canada. The child-aged population in Jasper is expected to remain relatively steady over the forecast period and the number of young singles is expected to decline somewhat. This suggests that the hospitality industry's traditional source of low wage labour will be less plentiful. Better housing and more affordable housing for couples and young families will be required to maintain qualified employees. Some increase will occur in the number of retirees, but the major increase is not expected to occur until after the turn of the century when the baby boom generation will be approaching early retirement. The significance of the change in the demographic profile during the coming decade suggests that **more family-oriented housing will be required**. This means that there will continue to be a demand for single detached homes, duplexes and townhouses, while some additional apartment-type housing will be required for single person households of all ages and households "in transition".

Assuming the population forecasts quoted above prove to be correct, there will be a need for between 280 and 320 new housing units in Jasper over the next ten years. This assumes an average of 2.5 persons per unit, reflecting the existing family-oriented character of the community and the expectation of an increase in the family-forming, child-rearing age group. If the average household size declines to 2.3 persons per unit, the number of housing units that would be required would be between 300 and 350. The smaller the average household size, the more units that will be required.

8.3

A TEN YEAR STRATEGY

As discussed elsewhere in this report, the current "tight" housing situation is unlikely to be easily or quickly solved. Jasper is an attractive place to live and the job market is reasonably attractive. However, if prices and rents remain high, or increase, people may choose not to re-locate to Jasper whether or not there are jobs available. In a sense, this eases the problem -- fewer people moving to Jasper means less pressure on housing prices/rents. This, in turn, may create a new condition for the hospitality industry -- a smaller labour pool and, possibly, pressure to raise wages to attract new employees and keep existing staff.

It is difficult for any level of government or local authority to be totally "on top of" rapidly changing market conditions. Sometimes there is an awareness of the need to intervene to redress a problem, but a time lag in actually doing so. Sometimes the problem actually goes away ... but more often, it just becomes less topical for a while. In our experience, housing problems are always there -- they are just less visible and affect fewer people during some

periods than others. Eventually -- in areas of high demand -- they resurface. The most successful communities in dealing with housing issues are those which plan several years ahead, anticipating new demands and getting ready for them. Not all housing problems are solved in this way, however, and there are almost always unforeseen situations.

The recommendations which follow are intended to be considered as a whole. A first priority for the community must be a wise, sensible use of existing land resources to create more housing for Jasper residents. The next priority will be to open up a new area(s) for future residential development. Running parallel to the need to assure housing for permanent residents is the need to provide housing for seasonal residents.

8.3.1

Housing for Permanent Residents

8.3.1.1

First Priority --The Wise Use of Existing Land and Buildings

Recommendation #1a

The CPS should identify and confirm all vacant sites available for housing within the built-up area of the townsite. Subsequently, CPS should prepare design and development guidelines and issue a proposal call for the construction of rental multi-family housing on these sites. At the same time CPS should issue a proposal call for the on-going operation of these by a non-profit organization.

Recommendation #1b

CPS should examine its own portfolio of housing in Jasper to determine which sites are suitable for redevelopment to accommodate more households. If a site or sites are identified, CPS should decide whether these properties would be redeveloped for on-going operation by a non-profit organization or whether CPS would remain as owner/landlord. Subsequently, CPS should prepare design and development guidelines and issue a proposal call for the housing re-development.

The first priority in addressing the shortage of housing is to look to existing undeveloped and under-developed sites within the built-up part of the townsite. On first consideration, there are relatively few sites which have not been developed or which are obvious candidates for redevelopment. On further examination, there are several opportunities for multi-family rental

housing of a limited size. These include vacant sites on Pyramid Lake Road on either side of the RCMP detachment, the vacant parcel behind the Bonhomme Bungalows, a consolidation of some lots in Cabin Creek East, and the possible redevelopment of the CPS properties on Turret Street to higher densities. Another opportunity – raised in the June Housing Forum – was to add more units in the existing Pyramid Lake trailer park. It appears that between 10 and 12 more trailers could be added on existing open space on the property.

As the Crown's agent, CPS would have the responsibility to decide how to release any properties for development or redevelopment. Past practice has been to release the land to a private developer/landlord (e.g. Cavell Court, Aspen Gardens, Cabin Creek East) or to a local non-profit organization (e.g. Cabin Creek West). From our perspective, since the land is owned by the Crown, it would be important to establish a means to ensure that rents are kept "affordable" over the long term. Established non-profit housing organizations in other municipalities have a good record in keeping real rents below "market rents" and, as such, are good managers of "affordable" accommodation over the long term. An operating agreement with a private firm could also be drafted which would seek to keep rents affordable and below "market", but this may limit the number of private operators who would be interested in such a venture.

With respect to a non-profit operator, the possibility exists of using the existing, but dormant, Jasper Non-Profit Housing Corporation. This organization took the lead role in the servicing, subdivision and sale of properties in the Cabin Creek West area, but does not currently manage a portfolio of lands or housing. There are two alternatives to the existing, but inactive, Housing Corporation which might be considered:

- establishment of a totally new Jasper-based non-profit housing authority with a new mandate and new partners;
- approach existing, well-established non-profit corporations or non-profit "resource groups" which operate in Calgary, Edmonton or Vancouver to establish a satellite operation in Jasper. (In a similar way, the Town of Banff has done this with the Calgary YWCA, providing short-term and seasonal accommodation in the old Banff Hospital.)

In our experience, the established groups in Edmonton, Calgary and Vancouver are very familiar with government social housing programs and some also have experience in co-operative housing programs -- of both the equity and government-funded types. One approach might be to contract with one of these groups for an initial period of two - three years, with the objective of a Jasper-based organization taking over responsibilities at a later date.

It is important to bear in mind that a housing authority is intended to build new housing and maintain the affordability of these homes/units through ongoing management. The authority is not intended to have a regulatory role over private sector housing, either existing or newly constructed.

Recommendation #2

The Jasper Town Committee should review the Town Plan to ensure that no residential properties are rezoned to commercial use unless no other opportunity exists.

As discussed above, there is a need to retain as much housing within the built-up area of the townsite as possible. Any change from residential to commercial use would deplete the existing housing supply and would preclude opportunities for redevelopment for housing of a higher density.

Recommendation #3

No more single family homes should be built on properties zoned as "R2". If properties are currently zoned for duplex use, they should be developed as such.

There have been several examples of duplex-zoned properties being developed as single detached homes. This negates the principal behind the duplex zoning category, which has been to encourage the development of affordable housing and discourage the consumption of land for urban purposes.

The implementation of this recommendation will require an amendment to the zoning regulations to eliminate single family homes as a permitted use in the "R2" zone.

Recommendation #4

Secondary suites should be allowed in single detached homes. A maximum size relative to the size of the primary home and adequate on-site parking should be established within the zoning regulations.

Secondary suites are an established form of housing in Jasper and are well-suited to the community. At this time they serve as an essential "safety valve" in today's housing market. Given their wide-spread existence, they should be recognized as a legitimate housing form and the zoning regulations should be amended accordingly.

During the study there were some concerns raised about secondary suites. Most frequently, inadequate parking was seen as a problem. Additionally, some people consider the proliferation of suites as changing the character of family-oriented neighbourhoods. To address these concerns, serious consideration should be given to changes to the zoning regulations which require on-site parking and limit the size of the suite in relation to the size of the primary unit. For example, a suite could only be a maximum of 30% of the total usable floor area of the entire house. In the case of a 2,400 square foot house this would limit the size of the suite to 720 square feet. In a 1,800 square foot house this would limit a suite to 540 square feet.

Recommendation #5

An additional review of the Zoning Regulations should be undertaken to ensure that the regulations encourage, rather than preclude, the development of appropriate multi-family housing. If warranted, potential problems should be identified and appropriate changes should be made.

During the study, it was identified that the existing Zoning Regulations are quite rigid and outdated and do not always result in the best form of development. This becomes apparent when viewing the results of redevelopment and the community concerns over "too tall" houses, duplexes that become four-plexes, parking problems, inappropriate design, and interpretation inconsistencies. It was beyond this study to undertake a full-scale review of the Regulations. More discussion of these problems is included in Chapter Six.

Recommendation #6

The CPS should review the "need to reside" policy to ensure that "loopholes" are eliminated. A more consistent enforcement is also recommended.

There is a wide-spread perception among Jasper residents that the "need to reside" policy is being inconsistently enforced and that people have been "getting around" the policy on a continuing basis. As a whole, Jasper residents seem to be happy with the policy and want it to be tightened up to ensure that the policy is effective. In order to carry out this recommendation, the CPS will need to scrutinize all sales very closely to ensure that when the lease is assigned, the new owner/occupant has a legitimate need to reside in Jasper.

Recommendation #7

The JTC and the CPS should not permit the conversion of existing rental suites to tourist accommodation. Applications for a conversion of this type should not be allowed.

During the study it became apparent that some existing rental suites were being lost through conversion to tourist accommodation. The continuation of this practice could further exacerbate the housing situation, resulting in even fewer rental units being available and rents rising accordingly. This recommendation is intended to apply only to suites (living quarters including bathing and kitchen facilities); not to room and board situations.

Recommendation #8

The JTC and the CPS should meet formally, at the earliest possible opportunity, with the owners and managers of *Cavell Court* to determine what can be done on a co-operative basis to alleviate the current problems with the facility.

Throughout the study a great deal of dissatisfaction was expressed regarding the maintenance and operation of *Cavell Court*. It is timely that the JTC/CPS formally approach the owners/managers with a view to improving the situation. One avenue that might be explored is the possibility of funding through the Federal RRAP (Residential Rehabilitation Assistance Program). The principal objective of this program is to ensure the physical maintenance of existing housing stock through major improvements and repairs. Such a meeting would also be a good opportunity for the JTC/CPS to discuss with the

owners/managers what problems they encounter in operating such a facility -- particularly from the perspective of the short term tenure (turn-over) of the residents.

Recommendation #9a

The CPS should review all existing land leases with operators of existing multi-family developments to ensure that they are meeting the terms of their lease regarding rent levels. In future leases with private or non-profit owner/operators of multi-family rental housing, the Crown should attempt to ensure some form of reasonable rent control/rent review over the life of the lease.

Market rents in existing rental townhouses and apartment buildings have been rising and may continue to do so as long the housing situation remains "tight".

Although it was beyond the terms of this study to examine the various leases in effect, there may be certain conditions in the leases which pertain to maintaining affordable rents over the life of the project.

In future, the leases should contain clauses which address the issue of affordability over the term of the lease. This might take the form of "rent control" or "rent review". Given the fact that the property is owned by the Crown, it seems reasonable that whatever profits are generated from the project should be from the building operation and the capital appreciation of the building, rather than from the increasing value of the land.

Recommendation #9b

The CPS should ensure that all leases for land which are entered into at lower than market value (with the purpose of providing affordable housing) allow little or no capital appreciation for the lessee on the land component. In future, specific agreements should be signed that limit capital appreciation to the building and improvements made to the building only.

As discussed under the foregoing recommendation, it is important for the community to recycle the advantage of less-than-market-value land to more than the first lessee of the land. **The land lease is the most effective tool** available to assist Jasper and the CPS in establishing a better base of affordable housing. In previous land releases the property has been affordable to the

first lessee, but is bid up to market value by the time of the second lease assignment. This problem was addressed in the Aspen/Pitkin County Housing Authority's *"Occupancy and Resale Deed Restriction Agreement and Covenant"*, which is attached as Appendix D. As with any agreement, this must be monitored at the time of sale or transfer for it to be effective. Since the CPS must approve all lease transfers, this approach may be an appropriate one for Jasper. If this approach is pursued, it will be very important to have the policy well-defined, effectively communicated, and consistently applied in order to be well-received in the community and to meet its intended objective.

Recommendation #10

All new releases of land should contain a "give back" clause within the lease which requires the lessee to give up the lease if development does not occur within a specific time frame.

During the study it became apparent that there have been leases entered into without any commitment by the lessee to proceed with development within a specified time period. The result has been that these properties have been held off the market until the market has increased, resulting in an attractive profit to the original lessee if s/he decides to sell the lease. "Give back" clauses would give back the released land to the Crown if the development of the land does not take place within defined time frames. It is included in conditions of sale to ensure development and limit speculation on raw land. This clause, in conjunction with the Resale Deed Restrictions referred to in the previous recommendation, would help to limit the "bidding up" of land prices.

Recommendation #11

The community should become more aware and better informed about existing Alberta Government and Federal housing programs. Certain programs are well suited to Jasper.

Chapter Seven describes a range of Alberta Government and Federal housing programs that are applicable in Jasper. In our discussions with staff from these agencies, they were not current with the housing problems being experienced in Jasper, but indicated that some of their programs may be well suited to the "tight" market situation. In our view, it would be worthwhile to invite senior representatives of these agencies to Jasper at an early date to

meet with the JTC, CPS staff and community members concerned with the housing situation, to exchange relevant and current information. As a result, some programs may be better promoted and used in Jasper.

8.3.1.2

Priority #2 - Provide more land for new housing -- meet the demand for housing for the next 10 - 15 years

Recommendation #12

The JTC and CPS should initiate a comprehensive study to identify approximately 50 acres of land (including local roads but excluding parks and public facilities) which could be serviced and available for the development of a mix of housing types during the next ten years. This would include the identification of environmentally sensitive areas as a first step.

Based on the forecasts identified previously, 280 - 320 more housing units will be required to meet population growth over the next ten years. (Note -- as described earlier, this assumes that commercial development will not be restricted.) This forecast will necessitate the servicing, subdivision and land release of up to 50 acres of land on a gross basis (including local roads but excluding parks, any other community facilities and any other land consumptive uses such as wildlife corridors) during this period. In our opinion, infill possibilities with the existing built-up area of the townsite are only practical for the next two to four years. Beyond that time horizon, additional land may need to be brought on-stream.

A comprehensive study should be initiated as soon as possible to determine whether land which is currently inside the *proposed* townsite boundaries is suitable for housing development, or whether other areas outside the *proposed* townsite boundaries might be required to accommodate a new subdivision. (The *proposed* townsite includes the Sleepy Hollow and Miette areas south of the built-up area of the town -- the Benchland is not within the townsite boundaries.) In addition to the areas traditionally mentioned for possible urban growth, consideration should be given to the possibility of a satellite community at the "East Gate/Overlander" area.

The land use study should incorporate a thorough environmental assessment to ensure that all **environmentally sensitive areas and issues** are identified. If land is to be released for new housing construction, strict

environmental guidelines should be established in advance to ensure that appropriate site planning and site development occurs. In particular, wildlife habitat will be a key consideration in the advance planning of any new housing area.

Recommendation #13

Any future new subdivision should include parcels to accommodate single detached dwellings, duplexes, townhouses, apartments and, possibly, a mobile home park.

Housing will need to be available for all types of households -- couples, singles, lone parent families, two parent families, and single person households -- of all ages. Site planners for the new subdivision should be aware of these various demands and ensure that their layouts reflect the diversity of housing types that will be needed. Serious consideration should be given to the inclusion of a mobile home park as an affordable housing option.

Recommendation #14

Small lot single detached housing and cluster housing should be encouraged in new subdivisions, but the scale of the houses should be in keeping with the small dimensions of the lot and the established character of Jasper.

Small lot housing and cluster housing have become acceptable living environments for many people. This is particularly true where land prices are high and/or there is a desire to preserve as much land in its natural state as possible. Both apply in Jasper. Sensitive site planning can result in an attractive residential setting incorporating both small lots and cluster housing, although this may not be in a traditional subdivision form. Particular attention will need to be made to the overall "envelope" of a housing unit (three dimensions) to ensure that the height and massing of the homes do not overwhelm their environment and that they fit well into the established character of the Jasper community.

Recommendation #15

Additional consideration should be given to finding the best ways to ensure that new housing is affordable to future home buyers and renters as well as to first-time buyers and renters. In particular, consideration should be given to the establishment of "equity co-operatives".

In a private market rental situation this can be accomplished through some form of rent index (i.e. rent controls), although it may be difficult to find a willing developer/landlord under too stringent conditions. There are many examples of this type of housing across the country under different federal or provincial programs. In a non-market (non-profit) situation, rents are tied to operating costs rather than to market fluctuations.

It has been more difficult to ensure affordable housing for subsequent purchasers in a home ownership situation. An alternative to home ownership is co-operative housing. The Federal Government's Co-operative Housing program was downsized a few years ago and there is very little housing being created through this program at this time. Equity co-operatives, however, are gaining new advocates and are a small, but growing, form of home ownership where costs and future gain are carefully controlled. Seniors' equity co-operatives were the first to be established and are generally done in an apartment form. In our opinion, equity co-operatives in a single family or townhouse form would be well suited to Jasper.

An additional matter to consider is the possibility of CPS retaining an interest in a project (rental or ownership) on a joint-venture basis. In this event, CPS's equity would be in the form of land and they could be a full participant in the ongoing operation of a project or subdivision. Through their equity participation, CPS would have the ability to review land prices and/or rents on a continuous basis to ensure ongoing affordability.

Recommendation #16

The accompanying schedule identifies the number of housing units which should be added in each year of the coming ten year period to address current needs and meet expected demand. It is intended as a guide for the JTC and the CPS.

Year	Single/Duplex	Townhouses	Apartments
1992/Year one	10	-	35
1993/Year two	10	40	-
1994/Year three	25	-	-
1995/Year four	-	-	-
1996/Year five	25	25	-
1997/Year six	-	-	35
1998/Year seven	25	-	-
1999/Year eight	-	-	-
2000/Year nine	-	25	-
2001/Year ten	25	-	-
Total	120	90	70
Plus Secondary Suites			25
Total	120	90	95

An alternative to this schedule would be the inclusion of a 50 site mobile home park and the scaling down in the number of single family/duplex and townhouses. This approach would have the advantage of being less land consumptive and less costly than more traditional housing forms.

8.3.2

Housing For Seasonal Residents

Recommendation #17

As a general policy, employers should be required to provide housing for all seasonally-employed staff who are not permanent residents of Jasper.

As described in Chapter Seven, there are a number of different ways in which communities similar to Jasper have approached the question of employer-provided housing. Some methods require the employer to build housing on-site; others tie the employers to financial contributions for housing to be built through a non-profit organization. From our recent discussions with staff of these communities and from our broader knowledge of the housing field, we are of the opinion that any of these methods can produce the desired results if well conceived, effectively communicated and consistently applied. As a general principle, we believe that different options should be discussed with Jasper employers in advance of a decision being taken. In this way, those most directly affected will have input into the policy which is ultimately developed. In addition, it is more likely that this approach will meet with greater understanding and compliance than a decision taken in which they were not consulted.

Different means have been tried in other resort communities and are summarized in Chapter Seven. These include:

1. An "extraction or a linkage" fee that must be paid at the time a development permit is issued. The fee can be levied on the basis of the amount of square footage of the expansion or new development as a lump-sum payment, or it can be tied to the number of employees requiring housing on an annual, or operating, basis. The fee is paid into a "housing legacy fund" with the objective of a non-profit agency (Town, CPS, or third-party non-profit) building and maintaining affordable rental housing.
2. A requirement to build on-site. In this situation, the employer becomes the landlord as well as the employer.
3. A share-purchase in a market "equity co-operative". This relatively new vehicle for the creation of affordable rental housing has come

about in Canada as a result of cut-backs in federal funding for co-operative housing projects and is being promoted by CMHC and provincial housing agencies. Shareholders purchase an equity interest (partial ownership) in a housing project which, when pooled with others' equity, allows conventional mortgage borrowing. The shareholders manage the project through construction and become landlords on completion. These projects are usually facilitated by individuals with housing experience in the non-profit sector and managed by a project management company.

Recommendation #18

As a general policy, commercial enterprises should not be allowed to acquire existing homes or dwelling units in Jasper to house their seasonal staff.

During the study it became apparent that employers of seasonal staff have been one of the major contributors to the escalation of housing prices in Jasper. The continued acquisition of existing housing by employers of seasonal staff -- in the form of single homes, duplexes, apartments -- has had the effect of reducing the supply of housing available for Jasper residents to rent or to purchase and may have created hardship for those who were previously renting the unit(s). While this practice would not normally be a problem in a community with a growing supply of housing units, as has previously been pointed out the housing supply situation has been all but static in Jasper over the past five years. The continuation of this practice will continue to put pressure on prices and should be discontinued at the earliest possible opportunity.

Recommendation #19

In the event of a major land release (cross-reference recommendation #12) for housing, employers should be given an opportunity, whether on an individual basis or on a collective basis, to acquire small parcels for the construction of new employee housing.

If housing for seasonal staff is not provided on-site, it would be possible to integrate housing for seasonal staff into the new area of residential development. The size, design and operation of such projects would need to be carefully considered in advance, however, in order to avoid the type of

problems that have been experienced at Cavell Court. Small scale projects would be favoured over large scale projects.

Recommendation #20

The JTC/CPS should approach Canada Mortgage and Housing Corporation to secure partial funding for a "demonstration project" for an innovative housing project for seasonal staff.

Canada's national housing agency funds a number of "demonstration projects" throughout the country. At the current time the agency is the lead sponsor of a program entitled ACT (Affordability and Choice for Tomorrow), and is accepting applications for a range of innovative studies/projects. In our view, the types of projects discussed above -- particularly an employers' equity co-operative -- would be serious contenders for partial funding.

8.3.3

Implementing the Strategy

Recommendation #21

The JTC/CPS should consider assigning staff to initiate the recommendations contained in this report.

The recommendations of this report are far-reaching. While some of these recommendations can be implemented with existing staff resources, many of the recommendations require an assignment (or re-assignment) of someone with direct housing policy and project experience to "kick-start" the initiatives. This could also be accomplished on a contract basis with an individual or a consulting group. In our view, many of the initiatives recommended herein could be well advanced in an implementation program within sixteen to twenty months.

In our experience, and from our review of other mountain resort communities, it is essential that an individual (or group) be given the task of carrying out a housing program/project. It is very difficult to expect that this can be accomplished without direct allocation of resources. While an "advisory group" can be an important "contributor" to carrying out the initiatives, a group of this type cannot be expected to get directly involved in daily activities required to implement a program.

Recommendation #22

The CPS should work towards improved records-keeping through computerization of real estate transactions, building permits and other relevant housing-related information.

During the study it became apparent that a great deal of information is available in the CPS office, but that the information is not consistently kept on a time series basis nor computerized for easy retrieval. The land data base set up as part of the study (see Chapter Three) serves as an example of how records can be relatively easily organized and used on an individual workstation computer. A similar data base for real estate transactions and building permits would, in our view, prove to be very useful to CPS over time.

Recommendation #23

The CPS should allocate resources to carry on the updating of the computerized Residential Land Data Base established as part of this study.

The land data base can be operated and maintained on a desk-top computer in Jasper. The optimal use of the data base would come through continuous updating of the records. Reports could then be generated at any time to provide current information on residential properties. An alternative, the data base could be updated bi-annually with a report generated at each updating.

APPENDIX A

TERMS OF REFERENCE

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JASPER HOUSING STUDY: TERMS OF REFERENCE

September 6, 1990

1.0 INTRODUCTION

The issue of affordable housing has been a problem for many years in Jasper. Jasper's economic base has traditionally depended upon the Canadian Parks Service, Trans Mountain Pipelines facilities, Canadian National Railways and the community's role as an inter-modal transportation centre. However, the tourism sector has grown substantially over the past 20 years prompting increased demand for affordable housing.

Formerly mainly a summer problem, housing became a year-round issue in the 1960's when Marmot Basin Ski Area began operations. These housing problems, despite Canadian Parks Service efforts to manage them, have been exacerbated by growth in the leisure industries and increased demand for private recreational accommodation.

Factors limiting the development of housing are: the relatively small supply of serviced land; low wages paid in the tourism industry; high revenues derived from tourist accommodation; housing standards; high interest rates; Parks Regulations; and high staff turnover making accommodation difficult to manage. Problems with housing fall into three main categories: quantity, quality, and affordability. These factors have led to shortages of suitable, affordable, well constructed and maintained accommodation. This in turn has led to staffing difficulties within the private sector.

The Jasper Town Committee and the Canadian Parks Service, recognizing the seriousness of the housing situation in Jasper, is commissioning a study to verify and quantify the housing supply and demand within the townsite of Jasper and to make short and long-term recommendations for solving this problem. The housing study will: evaluate the potential for infill development and increased residential densities through re-zoning as methods of increasing the housing supply; evaluate the need for a new housing subdivision; provide the basis for implementing action plans to address housing needs; develop standards; correlate housing development to commercial expansion and define limits to commercial development on the basis of future available residential supply. Specific housing objectives are addressed in the following section.

2.0 HOUSING STUDY OBJECTIVES

- * To identify and collect information and data regarding current housing supply, demand and tenure in Jasper.
- * To propose solutions to current housing problems in Jasper including aspects such as type affordability, location, etc..
- * To produce future projections of housing demand from year-round

residents, seasonable employees and seniors in Jasper.

- * To review, evaluate and make recommendations for Parks Canada's policies requiring housing development for commercial development and expansion to occur.

- * To identify future limits of business development based upon the availability of residential land.

- * To identify residential development options.

- * To review existing Canadian Park Service policies and regulations governing housing and make suggestions for improvement or application.

- * To identify current and possible future social concerns and their timeframes associated with housing.

- * To identify physical infrastructural limits and needs associated with new residential development.

3.0 STUDY PROCESS

The consultant will assume responsibility for the entire project. Approvals must be obtained from both the Jasper Town Committee and the Canadian Parks Service. Approvals for data collection may be required from central agencies in Ottawa. Direct liaison with and assistance from Canadian Parks Service staff in the Western Regional Office, Calgary, and the Jasper Town Committee will be required throughout the study. Frequent liaison with the Jasper Town Committee, Housing Sub-Committee will also be required. All data will be computerized in an IBM readable format and be delivered with the final report. This study must be completed by February 28, 1991. //

The contract supervisor will be:

Neil Mac Donald
Townsite Planner
Canadian Parks Service
520 - 220 4 Av SE
Calgary, Alberta
T2P 3H8
(403) 292-6619

The study will have four phases which are described below.

Phase I

The initial phase involves identifying, collecting and consolidating data. Meetings between the consultant, the Jasper Town Committee, Housing Sub-committee and Canadian Parks Service personnel will be required to refine the timing and scope of subsequent phases.

This phase involves obtaining an understanding of the current housing supply and the demographic characteristics of the population of Jasper. This data base should be structured so that comparisons may be made with information from the 1979 planning program. Specific tasks are:

- development of an inventory of the existing housing supply with regard to: number of units; dwelling type; lot size; quality and age of the unit; tenure (owned or rented from employer or third party); room densities; household densities; vacancy rates; rental costs; number of undeveloped lots; opportunities for infill development; etc..

- an assessment of residential demographics including age and sex; length of residency and intentions to reside or move; nature of the household relationships (i.e. singles sharing, couples, families); resident employment patterns (i.e. seasonal or full-time, occupation, industry and employer's location); income and percentage allocated to housing and utilities; housing satisfaction; a measure of difficulties experienced in attempting to obtain housing.

- determination of current and future housing demand and supply for seasonal staff including condition and cost. The proportion of seasonal staff accommodated in employer-provided housing will be determined.

- Impacts of conversion of seasonal staff housing to visitor accommodation will be reviewed as this trend diminishes the supply.

- projections of future staff requirements based upon expansion plans of existing businesses and possible future commercial development assuming all lots are developed to their full potential.

- reviewing all National Parks Regulations and policies pertaining to housing including Town and Business Regulations.

Phase II

This phase will involve analyzing data collected during Phase I to identify existing and possible future problems and their causes. Liaison between the contractor, Canadian Parks Service staff and the Housing Sub-Committee will be required during this phase. The following tasks will be required:

- determination of the level of shortfall between supply and demand with regard to housing mix, cost and quantity.

- identification of housing problems.

- identification of changes that have taken place with regard to

quantity, housing mix, and demand (if possible) since previous inventories were completed.

- examination of factors such as National Parks Regulations, policies, economics, provincial policies etc., affecting housing markets and staff accommodation in Jasper.

- projections of future housing demand resulting from growth in the commercial sector and other factors.

- identification of demographic groups that are at higher risk currently and in the future from lack of suitable, affordable housing.

Phase III

The purpose of this phase will be to outline and evaluate possible solutions or means of ameliorating the problems identified in earlier phases. Input from the Jasper Town Committee, public forums, and Canadian Parks Service staff will be necessary in choosing between proposals.

An appropriate public participation program will be designed by the Contractor in conjunction with the Jasper Town Committee and Canadian Parks Service specialists. Information obtained from the public participation forums will be consolidated by the contractor and incorporated into the evaluation of proposals.

The following specific tasks will be performed during this phase of the study:

- identify and evaluate possible solutions to the housing problems identified in Phase II.

- determine the potential for and implications of increasing the housing supply through methods such as infill, rezoning, density increases, redevelopment and the release of undeveloped lands.

- review the feasibility and potential role of a housing authority.

- identify options for financing residential development.

- identify appropriate revisions to regulations, policies, Town Administration or political processes that might improve the management and development of housing stock.

Phase IV

From the evaluation of proposals, resident input, and feedback from the Housing Sub-Committee of the Jasper Town Committee, strategies to improve the management of housing in Jasper will be developed to cover the next 15 years. These strategies should include both short-term (1-5 years) and longer (5-10 years) timeframes.

The housing study should include, but not be limited to:

- identification of solutions to present housing problems experienced by seniors, seasonable staff and year-round residents in Jasper.

- identification of how an adequate supply of housing can be provided to meet current and long-term needs.

- identification of how minimum maintenance standards may be developed and enforced.

- identification of how the existing supply of housing may be improved to better meet the needs of long-term residents, seniors and seasonable staff Jasper residents.

- recommendations for changes to Environment Canada's regulations and policies to improve the housing situation.

- recommendations for minimum and maximum densities in present and future residential development.

It is noteworthy that participation of local residents must be taken into account in the evaluation and assessment of options and recommendations. A minimum requirement is a public participation program as part of the third phase. More extensive public participation is encouraged.

5.0 SCHEDULE

Following the awarding of the contract, the Contractor will prepare a detailed work program in consultation with the Jasper Town Committee and Canadian Parks Service personnel. The completion date for the entire contract is February 28, 1991. Dates for interim reports and presentations will be negotiated with the Contract Supervisor. Meetings with the Housing Sub-Committee, the Contract Supervisor and other Canadian Parks Service personnel apart from the following list may be necessary and will be negotiated as required.

The following interim draft reports and/or presentations are expected:

- a) Presentation of a written program and schedule.
- b) Documentation of findings from Phase I in hard-copy and soft formats so that this data may be utilized in other planning programs.
- c) Oral presentation following Phase II and preparation of a report for internal discussion purposes.
- d) Oral presentation of written material and displays for

the general public review of proposals form Phase III.

- e) Following Phase IV, submission of eight copies of a draft report documenting the information obtained and developed in all phases.
- f) Submission of ten copies of the final report, IBM readable disks containing the data obtained and a camera-ready copy suitable for printing.

The contract bid price will include all expenses for which the contractor expects to be reimbursed. Payment will be based upon the phases outlined in these terms of reference, with 25% of the fixed price payable at the satisfactory completion of the documentation and presentations required for each phase.

6.0 SPECIAL CONDITIONS

- a) Inquiries and contract submissions shall be directed to the contract supervisor and the Jasper Town Committee.
- b) The Contractor shall supply all material, required means of travel and shall pay all incurred expenses.
- c) The Contractor shall not transfer responsibility for any portion of the contract to a third party without the consent in writing from the Jasper Town Committee and the Canadian Parks Service.
- d) All proprietary rights of ownership to information collected and analyzed and the proposals generated by the Contractor shall reside with the Jasper Town Committee and the Canadian Parks Service.
- e) The Contractor shall respect the confidentiality of any information provided or collected during the course of this contract.
- f) The Contractor shall be permitted access to Canadian Parks Service documents pertaining to housing issues within Jasper to ensure complete understanding of housing within the community.
- g) The Contractor will be required to consult with the Contract Supervisor and the Housing Sub-Committee of the Jasper Town Committee during each Phase of the contract.

APPENDIX B

HOUSING SURVEY TABULATIONS



Jasper Housing Survey - March 1991

Question 1 How long have you lived in Jasper?		Number	Percent
		27	6.6%
Between 1 and 5 years		67	16.5%
Between 6 and 10 years		39	9.6%
Between 11 and 20 years		88	21.6%
More than 20 years		150	36.9%
"On and off" less than one year		36	8.8%
Total responses		407	100.0%
No response		2	
Question 2 Permanent or Temporary Resident?		Number	Percent
Permanent		398	97.3%
Temporary		11	2.7%
Total Responses		409	100.0%
No response		0	
Question 3 Most Important reason for coming to Jasper?		Number	Percent
Job opportunity/job transfer		215	52.7%
Close to friends/family		21	5.1%
Like setting/mountains		86	21.1%
Recreational activities		17	4.2%
Other		22	5.4%
Not applicable - born here		47	11.5%
Total Responses		408	100.0%
No Response		1	
Question 4 How long have you lived in this dwelling?		Number	Percent
Less than one year		60	14.8%
Between 1 and 5 years		156	38.4%
Between 6 and 10 years		73	18.0%
Between 11 and 20 years		54	13.3%
More than 20 years		49	12.1%
"On and off" less than one year		14	3.4%
Total responses		406	100.0%
No response		3	

Question 5		Number	Percent
How found this place?			
Jasper Booster		24	5.9%
Word-of-mouth		205	50.5%
Real estate office/agent		39	9.6%
Employer provided it		40	9.9%
Employer located it		10	2.5%
Built own home		37	9.1%
On list for trailers		12	3.0%
Family connections		11	2.7%
Other		28	6.9%
Total Responses		406	100.0%
No Response		3	
Question 6		Number	Percent
Most important factor in purchase/rent/build this dwelling?			
Good location		30	7.5%
Affordable relative to budget		126	31.4%
Good value/good "deal"		37	9.2%
Close to work		3	0.7%
Close to friends/family		8	2.0%
Right size and type of housing		61	15.2%
Provided by my employer		32	8.0%
Best available at time I was looking		72	18.0%
Wanted to own home		7	1.7%
Other		25	6.2%
Total Responses		401	100.0%
No Response		8	
Question 7		Number	Percent
Problem finding suitable accommodation?			
Yes		256	63.4%
No		148	36.6%
Total Responses		404	100.0%
No Response		5	
Question 8		Number	Percent
If yes, what was main problem?			
Costs too high for budget		86	33.9%
Little choice when looking		141	55.5%
Poor quality		25	9.8%
Other		2	0.8%
Total Responses		254	100.0%
No Response		2	

Question 9		Number	Percent
How many people live in dwelling at current time?			
One		64	15.7%
Two		134	32.8%
Three		81	19.9%
Four		95	23.3%
Five		19	4.7%
Six		8	2.0%
Seven		5	1.2%
Eight		0	0.0%
Nine		1	0.2%
Total Responses		407	100.0%
No Response		2	
Question 10		Number	Percent
How many people would live in dwelling in July?			
One		58	15.0%
Two		109	28.2%
Three		87	22.5%
Four		94	24.3%
Five		25	6.5%
Six		10	2.6%
Seven		3	0.8%
Eight		0	0.0%
Nine		1	0.3%
Total Responses		387	100.0%
No Response		22	
Question 11		Number	Percent
How many bedrooms?			
Zero		18	4.4%
One		39	9.6%
Two		107	26.3%
Three		133	32.7%
Four		61	15.0%
Five		34	8.4%
Six		13	3.2%
Seven		1	0.2%
Eight		1	0.2%
Total Responses		407	100.0%
No Response		2	

Jasper Housing Survey - March 1991

Question 12		Number	Percent
How many bathrooms?			
None		2	0.5%
One		203	49.9%
Two		150	36.9%
Three		52	12.8%
Total Responses		407	100.0%
No Response		2	
Question 13		Number	Percent
Current Family Arrangement?			
Living with Spouse, no children		137	34.1%
Living with spouse and 1 child		44	10.9%
Living with spouse and 2 children		74	18.4%
Living with spouse and 3 children		13	3.2%
Living with spouse and 4 children		3	0.7%
Living with spouse and 5 children		2	0.5%
No spouse, living with 1 child		6	1.5%
No spouse, living with 2 children		5	1.2%
No spouse, living with 3 children		1	0.2%
Living with one other unrelated person		23	5.7%
Living with 2 unrelated people		13	3.2%
Living with 3 unrelated people		2	0.5%
Living with 4 unrelated people		0	0.0%
Living with 5 un related people		2	0.5%
Living alone		69	17.2%
Other		8	2.0%
Total Responses		402	100.0%
No Response or Not appropriate		7	
Question 14A		Number	Percent
Satisfaction with size of dwelling?			
Extremely Satisfied		79	19.9%
Very Satisfied		75	18.9%
Satisfied		158	39.8%
Less than Satisfied		72	18.1%
Not at all satisfied		13	3.3%
Total Responses		397	100.0%
No Response		12	

Jasper Housing Survey - March 1991

Question 14B		Number	Percent
Satisfaction with condition of dwelling?			
Extremely Satisfied		66	16.5%
Very Satisfied		96	23.9%
Satisfied		177	44.1%
Less than Satisfied		49	12.2%
Not at all satisfied		13	3.2%
Total Responses		401	100.0%
No Response		8	
Question 14C		Number	Percent
Satisfaction with appearance of dwelling?			
Extremely Satisfied		68	17.0%
Very Satisfied		102	25.4%
Satisfied		168	41.9%
Less than Satisfied		53	13.2%
Not at all satisfied		10	2.5%
Total Responses		401	100.0%
No Response		8	
Question 14D		Number	Percent
Satisfaction with privacy of dwelling?			
Extremely Satisfied		89	22.2%
Very Satisfied		106	26.4%
Satisfied		129	32.2%
Less than Satisfied		56	14.0%
Not at all satisfied		21	5.2%
Total Responses		401	100.0%
No Response		8	
Question 14E		Number	Percent
Satisfaction with security of dwelling?			
Extremely Satisfied		82	20.5%
Very Satisfied		115	28.8%
Satisfied		155	38.8%
Less than Satisfied		27	6.8%
Not at all satisfied		21	5.3%
Total Responses		400	100.0%
No Response		9	

Jasper Housing Survey - March 1991

Question 14F		Number	Percent
Satisfaction with Cost of dwelling			
Extremely Satisfied		68	17.1%
Very Satisfied		68	17.1%
Satisfied		140	35.3%
Less than Satisfied		70	17.6%
Not at all Satisfied		51	12.8%
Total Responses		397	100.0%
No Response		12	
Question 14G		Number	Percent
Satisfaction with Location			
Extremely Satisfied		132	32.8%
Very Satisfied		100	24.8%
Satisfied		134	33.3%
Less than Satisfied		31	7.7%
Not at all Satisfied		6	1.5%
Total Responses		403	100.0%
No Response		6	
Question 15		Number	Percent
Planning to Move within six months?			
Yes		52	12.8%
Maybe		78	19.2%
No		277	68.1%
Total Responses		407	100.0%
No Response		2	
Question 16		Number	Percent
If Yes or Maybe, why?			
Need more space/crowded		22	22.2%
Want to own home		19	19.2%
Too expensive/Need something affordable		17	17.2%
Employment situation changing or likely to change		15	15.2%
Lack of Privacy		7	7.1%
Need better quality		9	9.1%
Other		10	10.1%
Total Responses		99	100.0%
No Response or Not Applicable Response		31	

Question 17 If planning to move, how difficult?		Number	Percent
Very Difficult		95	79.8%
Difficult		22	18.5%
Neither Difficult nor Easy		2	1.7%
Easy		0	0.0%
Very Easy		0	0.0%
Total Responses		119	100.0%
No Response		11	
Question 18 If very difficult or difficult, why?		Number	Percent
Affordability concerns		66	56.4%
Availability concerns		28	23.9%
Both affordability and availability concerns		11	9.4%
Quality concerns		2	1.7%
Both affordability and quality concerns		2	1.7%
Other responses		8	6.8%
Total responses		117	100.0%
Question 19 A How difficult for singles to find housing?		Number	Percent
Very Difficult		124	31.8%
Difficult		145	37.2%
Not Difficult or Easy		88	22.6%
Easy		25	6.4%
Very Easy		8	2.1%
Total Responses		390	100.0%
No Response		19	
Question 19 B How difficult for lone parent families to find housing?		Number	Percent
Very Difficult		244	63.4%
Difficult		120	31.2%
Not Difficult or Easy		16	4.2%
Easy		4	1.0%
Very Easy		1	0.3%
Total Responses		385	100.0%
No Response		24	

Question 19 C		Number	Percent
How difficult for two parent families to find housing?			
Very Difficult		150	38.9%
Difficult		175	45.3%
Not Difficult or Easy		52	13.5%
Easy		6	1.6%
Very Easy		3	0.8%
Total Responses		386	100.0%
Responses		23	
Question 19 D		Number	Percent
How difficult for couples no children to find housing?			
Very Difficult		89	23.3%
Difficult		145	38.0%
Not Difficult or Easy		109	28.5%
Easy		36	9.4%
Very Easy		3	0.8%
Total Responses		382	
No Response		27	
Question 19 E		Number	Percent
How difficult for employed seniors to find housing?			
Very Difficult		92	25.3%
Difficult		162	44.5%
Not Difficult or Easy		83	22.8%
Easy		24	6.6%
Very Easy		3	0.8%
Total Responses		364	100.0%
No Response		45	
Question 19 F		Number	Percent
How difficult for retired seniors to find housing?			
Very Difficult		168	45.9%
Difficult		129	35.2%
Not Difficult or Easy		56	15.3%
Easy		11	3.0%
Very Easy		2	0.5%
Total Responses		366	
No Response		43	

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Question 19 G How difficult for people of special needs to find housing?		Number	Percent
Very Difficult		309	82.8%
Difficult		53	14.2%
Not Difficult or Easy		9	2.4%
Easy		1	0.3%
Very Easy		1	0.3%
Total Response		373	
No Response		36	
Question 20 Five Top Housing Issues		Ranking	
Not enough affordable housing for young families		First	
Costs of housing are too high		Second	
Not enough affordable housing for seasonal employees		Third	
Need more land for new housing		Fourth	
Loss of residential accommodation through conversion to tourist acc.		Fifth	
Not enough housing alternatives for elderly people		Sixth	
Need for appropriate architectural guidelines		Seventh	
Too much tourist accommodation in residential areas		Eighth	
Review of zoning by-laws		Nineth	
Problems associated with "illegal suites"		Tenth	
Total Respondents - 398			
No Response - 11			
Question 21 Number Employed		Number	
Permanent Full Time 1 person		186	
Permanent Full Time 2 people		102	
Permanent Full Time 3 people		19	
Permanent Full Time 4 people		4	
Permanent Full Time 5 people		2	
Permanent Full Time 6 people		1	
Permanent Part Time 1 person		71	
Permanent Part Time 2 people		5	
Seasonal Full Time 1 person		51	
Seasonal Full Time 2 people		21	
Seasonal Full Time 3 people		1	
Seasonal Part Time 1 person		21	
Seasonal Part Time 2 people		4	
Total Responses - 403			
No Response - 6			

Question 22		Number	Percent
Type of occupancy?			
Own		228	56.2%
Pay all the rent		109	26.8%
Pay part of the rent		69	17.0%
Total Responses		406	100.0%
No Response		3	
Question 23		Number	Percent
If rent, what proportion of income on housing?			
Less than 20%		20	11.9%
20% to less than 30%		66	39.3%
30% to less than 40%		33	19.6%
40% to less than 50%		30	17.9%
50% and more		19	11.3%
Total Responses		168	100.0%
No Response		10	
Question 24		Number	Percent
If own, what proportion of income on housing?			
Less than 20%		40	19.2%
20% to less than 30%		57	27.4%
30% to less than 40%		43	20.7%
40% to less than 50%		26	12.5%
50% and more		42	20.2%
Total Responses		208	100.0%
No Response		20	
Question 25		Number	Percent
If own and allowed, would create suite?			
Yes		48	26.7%
Perhaps		30	16.7%
No		102	56.7%
Total Responses		180	100.0%
No Response or Doesn't Apply		48	

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Question 26 A Rent to Tourists?		Number	Percent
Yes, regular		36	10.6%
Yes, only in winter		2	0.6%
Yes, only in summer		6	1.8%
Not now but might		24	7.1%
No and unlikely to do so		106	31.3%
Not applicable		165	48.7%
Total Responses		339	100.0%
No Response		70	
Question 26B Rent to Residents?		Number	Percent
Yes, regularly		21	6.0%
Yes, only in winter		0	0.0%
Yes, only in summer		13	3.7%
Not now but might		31	8.9%
No and unlikely to do so		115	32.9%
Not applicable		170	48.6%
Total Responses		350	100.0%
No Response		59	
Question 27 A If rent to tourists, how much space?		Number	
One Bedroom		12	
Two bedrooms		8	
Three bedrooms		4	
Four bedrooms		1	
Self-contained suite with one bedroom		10	
Self-contained suite with two bedrooms		8	
Self-contained suite with three bedrooms		1	
Total Responses		44	

Question 27 B If rent to residents, how much space?		Number	
One Bedroom		8	
Two bedrooms		14	
Three bedrooms		9	
Four bedrooms		0	
Self-contained suite with one bedroom		5	
Self-contained suite with two bedrooms		1	
Self-contained suite with three bedrooms		1	
Couch in Living Room		1	
Total Responses		39	
Question 28 Age?		Number	Percent
Less than 19		4	1.0%
Between 19 and 24		21	5.3%
Between 25 and 34		109	27.5%
Between 35 and 44		119	30.1%
Between 45 and 54		52	13.1%
Between 55 and 64		50	12.6%
Between 65 and 74		23	5.8%
75 and over		18	4.5%
Total Responses		396	100.0%
No Response		13	
Question 29 Retirement?		Number	Percent
Fully-retired?		56	13.8%
Semi-retired?		20	4.9%
Not Applicable		330	81.3%
Total Responses		406	
No Response		3	
Question 30 If fully-retired, when?		Number	Percent
Before 1960		1	1.9%
Between 1960 and 1969		4	7.7%
Between 1970 and 1979		11	21.2%
Between 1980 and 1984		16	30.8%
Between 1985 and 1989		11	21.2%
Since 1990		9	17.3%
Total Responses		52	100.0%
No Response		4	

Question 31 Planning to retire in Jasper?		Number	Percent
Yes		83	23.8%
Undecided at this time		199	57.0%
No		67	19.2%
Total Responses		349	100.0%
No Response		1	
Question 32 If yes, when?		Number	Percent
Between 1991 and 1994		7	10.1%
Between 1995 and 1999		13	18.8%
Between 2000 and 2004		13	18.8%
Between 2005 and 2009		12	17.4%
Between 2010 and 2019		18	26.1%
2020 or later		6	8.7%
Total Responses		69	100.0%
No Response		14	
Question 33 If yes, what type of accommodation then?		Number	Percent
Current Home		54	65.1%
An apartment to rent		3	3.6%
An apartment to own (condominium)		5	6.0%
Special seniors accommodation - no health care		4	4.8%
Special seniors accommodation - health care		3	3.6%
Smaller home		3	3.6%
Other		5	6.0%
Don't know		6	7.2%
Total Responses		83	100.0%
Question 34 How to manage growth?		Ranking	
Sleepy Hollow		First	
Restrict commercial expansion		Second	
Between Yellowhead and Miette River		Third	
Gradual "infill" & redevelopment		Fourth	
Benchland		Fifth	

Question 35 One Message?	Number	
Need for more affordable housing	109	
Stop or discourage development	34	
Allow more land for housing	35	
Need for more staff housing	29	
Need more affordable apartments	16	
Enforce "need to reside" policy	16	
Need rent control	13	
Enforce existing zoning	12	
Not enough housing available	8	
Better quality housing needed	4	
Use existing land fully	4	
Develop Benchland	4	

APPENDIX C

ANALYSIS OF AMOUNT OF LAND ZONED FOR
COMMERCIAL PURPOSES IN JASPER



APPENDIX C

As part of the housing study the consulting team undertook an analysis of the amount of land zoned for commercial purposes in Jasper. The object of this analysis was to determine how much of the potential "floorspace" has been built and how much remains to be built within the existing zoning "envelope". The results of this analysis are presented below:

Zone or District	Existing Buildings (Sq. Ft.)	Developed Land	Vacant or Non-Comm.	Total Land Area	Ratio of Buildings to Developed Land Area
C-1	278,184	440,022	37,405	477,426	.63
C-2	547,338	1,108,433	183,000*	1,291,433	.5
C-1 + C-2	825,522	1,548,455	220,000	1,768,860	
S	35,711	194,538	164,553	359,091	.18
OCA's	215,565	2,457,038	0	2,457,038	.09
JPL	322,800	38,550,660	0	38,550,660	.008

Source: Jasper School District Assessment except * (taken directly from zoning maps)

Maximum and Realistic Additional Floorspace

The calculations identified in column "A" below represent the maximum additional floorspace that could be built under the existing zoning regulations. They make the assumption that 100% of the parking will be located underground. It is highly unlikely that this amount of new development or redevelopment would occur; however, it does illustrate the "extreme case".

The calculations identified in column "B" below are based on judgements made by the consultants, in consultation with CPS. These calculations are considered to be much *more realistic*, reflecting the actual type of development that has occurred -- and is likely to continue to occur -- in Jasper and in similar communities.

District	Land Area	Calculated Floorspace Ratio (FSR)	Potential Buildable Floorspace	Actual Built Floorspace	"A" Maximum Additional Floorspace	"B" Realistic Additional Floorspace ¹
C-1	477,426	3.0	1,432,280	278,184	1,154,096	332,900
C-2	1,291,433	2.4	3,099,440	547,338	2,552,102	315,000
S	359,091	1.6	574,560	35,711	538,849	75,550
Total	2,127,950		5,106,280	861,233	4,245,047	723,450

¹ Footnote - Realistic Additional Floorspace

A number of assumptions have been made in estimating the "realistic" additional floorspace outlined in Column "B" above.

"C-1"

1. All "C-1" land will be built to one storey at .8 FSR given at grade parking and loading (.8 x 477,427)	381,940	
2. 50% of "C-1" will build 2nd storeys at .8 FSR given underground parking or cash in lieu (.8 x 477,427 x .5)	190,970	
3. 10% of "C-1" will build 3rd storeys at .8 FSR given underground parking or cash in lieu (.8 x 477,427 x .1)	<u>38,200</u>	
Total Realistic Potential		611,110
Less Existing Floorspace		<u>- 278,200</u>
Realistic Additional "C-1" Potential		332,900

"C-2"

Existing Development		547,300
Potential Development Sites:		
Bonhomme = 87,120 x .8 FSR less 17,500 existing =	52,200	
Esso (Pcl CD) 82,500 x .8 FSR less 6,000 existing =	60,000	
Remainder of C-2 (30% could expand by 20%) = .3 x .2 x 938,000 =	56,300	
Vacant (Pcl CH & land behind Bonhomme) = 183,000 x .8 FSR =	<u>146,400</u>	<u>314,900</u>
Total Existing + Potential		862,200
Less Existing Development		<u>- 547,300</u>
Realistic Additional "C-2" Potential		315,000

(Note: To help visualize the built square footage, the Sawridge is approximately 70,000 sq. ft. The vacant land identified above is unreleased, Crown-owned land.)

"S" (Storage & Services)

Existing Development	35,700	
New Development = 164,550 x .4 FSR	65,820	
Redevelopment/Additions = 194,538 x .05	<u>9,730</u>	
Total		111,250
Less Existing Development		<u>- 35,700</u>
Realistic Additional "S" Potential		75,550

Employee Generation

Referring to the "realistic" floorspace in column "B" in the table above, it is possible to generate the likely number of new jobs that can be generated in Jasper.

New "C-1" Realistic Development

Type	% of Floorspace ¹	Sq.Ft. per Employee ²	New Employees
Restaurant/Food Service =	$332,900 \times .45 = 150,000 \text{ sq. ft.} / 300 =$		500
Retail =	$332,900 \times .35 = 116,500 \text{ sq. ft.} / 333 =$		350
Office =	$332,900 \times .20 = 66,500 \text{ sq. ft.} / 500 =$		<u>133</u>
Sub-Total			983

New "C-2" Realistic Development

Potential Redevelopment =	$168,500 \text{ sq. ft.} / 500 =$	337
Vacant unreleased land =	$146,400 \text{ sq. ft.} / 500 =$	<u>292</u>
Sub-Total		629

New "S" Block Realistic Development

Potential Redevelopment =	$9,727 \text{ sq. ft.} / 500 =$	19
Vacant unreleased land =	$65,820 \text{ sq. ft.} / 500 =$	<u>132</u>
Sub-Total		<u>151</u>
Total		1,763

Footnotes - Employee Generation

- ¹ In the "C-1" district, the percentage split between uses has been taken from the PARD study completed in March, 1979. No other recent comprehensive information is available on the existing commercial mix in Jasper.

- 2 Our numbers for employee generation have been developed from our discussion with employers in Jasper, planners in other mountain resort destinations, retail consultants, and Travel Industry Norms from Tourism B.C. (Alberta does not have comparable figures.)

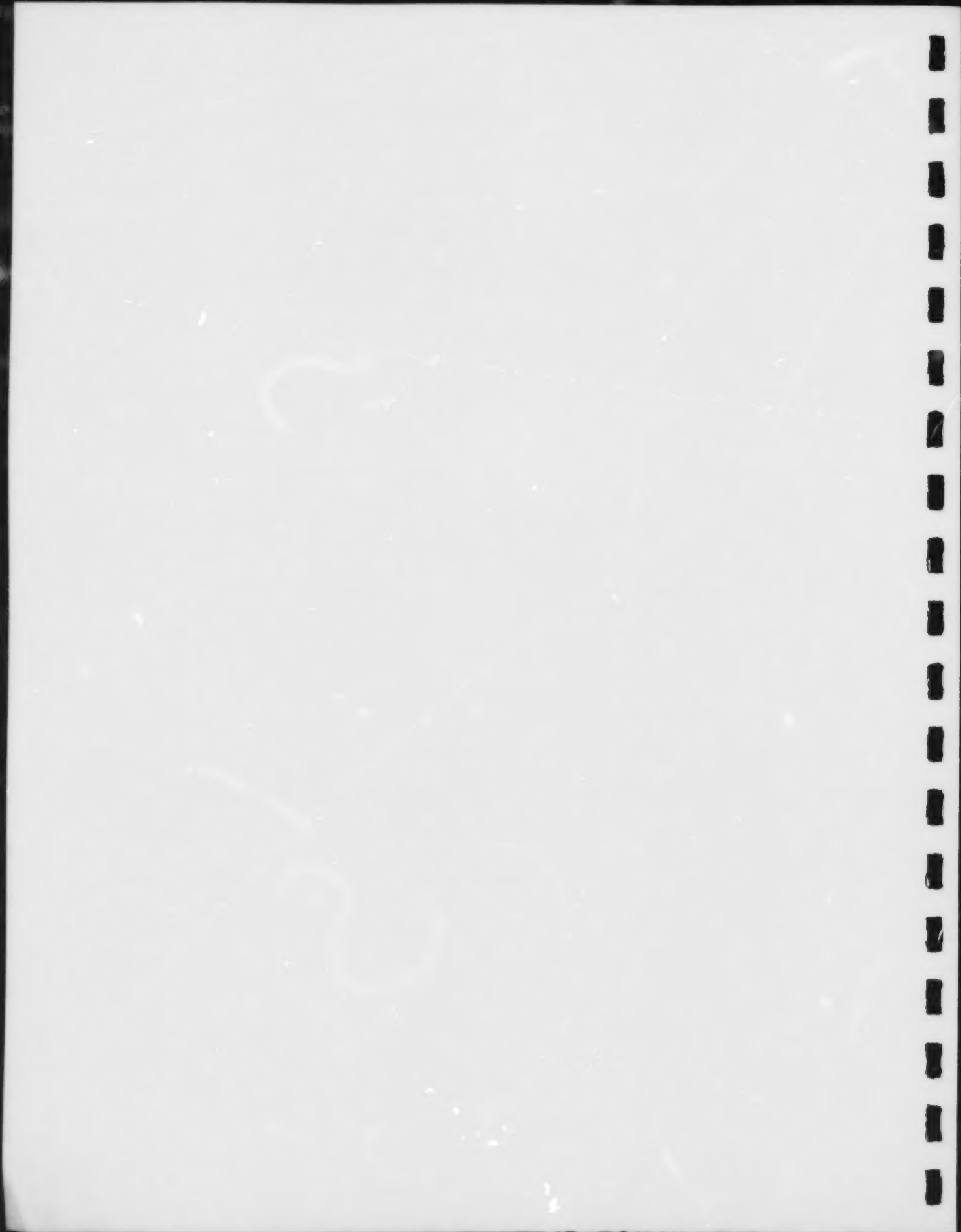
We must CAUTION that these are a best "guesstimate" and should be used to get a general picture of the likely amount of employment that can be generated. A more precise calculation can be achieved with a more comprehensive commercial study of Jasper. What they do serve to show is that the Provincial growth projections can easily be reached without any additional lands being rezoned or released.

Use	Employees
Restaurants	3.3 per 1,000 buildable sq. ft.
Retail	3.0 per 1,000 buildable sq. ft.
Office	2.0 per 1,000 buildable sq. ft.
Hotels (full service)	2.0 per 1,000 buildable sq. ft.
Service Industrial	2.0 per 1,000 buildable sq. ft.

- 3 No projections have been made for the impact of the possible expansion of the Jasper Park Lodge. Given the likely magnitude of an expansion, a full socio-economic impact study is warranted.
- 4 If a future commercial study is undertaken, reference should be made to the practices being used and refined in Banff, Whistler and Aspen/Pitkin County, Colorado. These communities have studied the relationship between employment generation and housing demand and are continually monitoring this relationship.

APPENDIX D

THE ASPEN / PITKIN COUNTY
HOUSING AUTHORITY'S
OCCUPANCY AND RESALE DEED RESTRICTION,
AGREEMENT, AND COVENANT



THE ASPEN/PITKIN COUNTY
HOUSING AUTHORITY'S
OCCUPANCY AND RESALE DEED RESTRICTION,
AGREEMENT, AND COVENANT

THIS OCCUPANCY AND RESALE DEED RESTRICTION, AGREEMENT AND COVENANT (the "Agreement") is made and entered into this ____ day of _____, 19__, by _____ ("Owner"), for the benefit of the parties and enforceable by the ASPEN/PITKIN COUNTY HOUSING AUTHORITY (hereinafter referred to as "APCHA"), a duly constituted Multi-jurisdictional Housing Authority established pursuant to the AMENDED AND RESTATED INTERGOVERNMENTAL AGREEMENT by and between the City of Aspen, Colorado (the "City") and Pitkin County, Colorado (the "County"), dated September 26, 1989 and recorded in Book 605 at Page 751 of the records of the Pitkin County Clerk and Recorder's Office.

W I T N E S S E T H:

WHEREAS, Owner has purchased from APCHA at a price of \$_____ and owns as a result of that certain warranty deed executed on the date hereof, an approximate _____ square foot dwelling ("Dwelling") located on the real property more specifically described in Exhibit "A" attached hereto and incorporated herein. For purposes of this Agreement, the dwelling, the real property and all appurtenances, improvements and fixtures associated therewith shall hereinafter be referred to as the "Property"; and

WHEREAS, as a condition of the sale to the Owner of the Property, the Owner is required to enter into this Agreement; and

WHEREAS, Owner agrees to restrict the acquisition or transfer of the Property to "Qualified Buyers," as that term is defined in this Agreement, who fall within the _____ income sale guidelines established and adopted by the APCHA from time to time. In addition, the Owner agrees that this Agreement shall constitute a resale agreement setting forth the maximum sale price for which the Property may be sold ("Maximum Sale Price"), the amount of appreciation and the terms and provisions controlling the resale of the Property should Owner desire to sell the Property at any time after the date of this Agreement. Finally, by this Agreement, Owner agrees to restrict the Property against use and occupancy inconsistent with this Agreement.

WHEREAS, "Qualified Buyers" are natural persons meeting the income, residency and all other qualifications set forth in the Aspen/Pitkin County Housing Authority Affordable Housing Guidelines, or its substitute, as adopted by the APCHA, or its successor, and in effect at the time of the closing of the sale from Owner to the Qualified Buyer ("the Affordable Housing Guidelines") and who must represent and agree pursuant to this Agreement to

occupy the Property as their sole place of residence, not to engage in any business activity on the Property, and not to sell or otherwise transfer the Property for use in a trade or business.

NOW THEREFORE, for value received, the receipt and sufficiency of which is hereby acknowledged, Owner hereby represents, covenants and agrees as follows:

1. The use and occupancy of the Property shall henceforth be limited exclusively to housing for natural persons who meet the definition of Qualified Buyers and their families.
2. Owner is a Qualified Buyer and, in connection with the purchase of this Property, Owner agrees (i) to occupy the Property as his or her sole place of residence during the time that the Property is owned by the Owner, (ii) not to engage in any business activity on or in the Property, (iii) to sell or otherwise transfer the Property only in accordance with this Agreement and the Affordable Housing Guidelines, (iv) not to sell or otherwise transfer the Property for use in a trade or business, and (v) not to permit any use or occupancy of the Property except in compliance with this Agreement.
- 3.(a) It shall be a breach of this Agreement for Owner to default in payments or other obligations due or to be performed under a promissory note secured by a first deed of trust encumbering the Property. Owner hereby agrees to notify the APCHA, in writing, of any notification Owner receives from a lender, or its assigns, of past due payments or default in payment or other obligations due or to be performed under a promissory note secured by a first deed of trust, as described herein, within five calendar days of Owner's notification from lender, or its assigns, of said default or past due payments.
- (b) Upon notification from Owner, as provided above, or other notice of such default, the APCHA may offer loan counseling or distressed loan services to Owner, if any of these services are available, and is entitled to require Owner to sell the Property to avoid the commencement of any foreclosure proceeding against the Property. In the event that the APCHA determines that sale of the Property is necessary, Owner shall immediately execute a standard Listing Contract on forms approved by the Colorado Real Estate Commission with the APCHA, providing for a 30-day listing period. If a sales contract has not been executed within the initial 30-day period, Owner shall extend the listing period for an additional 180 days, provided such extension does not conflict with the statutory rights of any secured creditors. The APCHA

shall promptly advertise the Property for sale by competitive bid to Qualified Buyers. Owner shall, upon closing, pay a fee to the APCHA in an amount equal to two percent (2%) of the sales price, or such other amount as required by APCHA guidelines, to be distributed as provided in paragraph 5. In the event of a listing of the Property pursuant to this Paragraph 3., the APCHA is entitled to require Owner to accept the highest of any qualified bids which satisfies the Owner's financial or other obligations due under the promissory note secured by a first deed of trust and deed of trust in favor of APCHA, as described herein, and to sell the Property to such qualified bidder.

- (c) Upon receipt of notice as provided in paragraphs 3 (a) and (b), APCHA shall have the right, in it's sole discretion, to cure the default or any portion thereof. In such event the Owner shall be personally liable to APCHA for past due payments made by APCHA together with interest thereon at the rate specified in the promissory note secured by the first deed of trust, plus one percent (1%), and all actual expenses of APCHA incurred in curing the default. Owner shall be required by APCHA to execute a promissory note secured by deed of trust encumbering the Property in favor of APCHA for the amounts expended by APCHA as specified herein, including future advances made for such purposes. Owner may cure the default and satisfy it's obligation to APCHA under this subparagraph at any time prior to execution of a contract for sale, upon such reasonable terms as specified by APCHA. Otherwise, Owner's indebtedness to APCHA shall be satisfied from the Owner's proceeds at closing.
4. This Agreement shall constitute covenants running with the real property, described in Exhibit A, as a burden thereon, for the benefit of, and shall be specifically enforceable by APCHA, the Board of County Commissioners of the County (the "Board"), the City Council for the City (the "City Council") and their respective successors and assigns, as applicable, by any appropriate legal action including but not limited to specific performance, injunction, reversion, or eviction of non-complying owners and/or occupants.
5. In the event that the Owner desires to sell the Property, Owner shall execute a standard Listing Contract on forms approved by the Colorado Real Estate Commission with the Village of Snowmass providing for a 180-day listing period. The Village of Snowmass shall promptly advertise the Property for sale by competitive bid to Qualified Buyers. Owner shall, upon closing, pay a fee to the Village of Snowmass in an amount equal to three percent

(3%) of the sales price, or such other amount as required by guidelines, which shall be allocated as follows; two percent (2%) of the sales price shall be distributed to the Village of Snowmass Real Estate Commission Account and one percent (1%) shall be distributed to the APCHA Mortgage Fund Account. This distribution may be amended by APCHA guidelines.

MAXIMUM SALE PRICE

6. In no event shall the Property be sold for an amount ("Maximum Sale Price") in excess of the lesser of:

- (a) APCHA's initial listed purchase price for the Property of _____, plus an increase of three percent (3%) of such price per year from the date of purchase to the date of Owner's notice of intent to sell (prorated at the rate of .25 percent for each whole month for any part of a year); or
- (b) an amount (based upon the Consumer Price Index, All Items, U.S. City Average, Urban Wage Earners and Clerical Workers (Revised), published by the U.S. Department of Labor, Bureau of Labor Statistics) calculated as follows: the Owner's purchase price multiplied by the Consumer Price Index last published prior to the date of Owner's notice of intent to sell divided by the Consumer Price Index current at the date of this Agreement. In no event shall the multiplier be less than one (1). For purposes of this Agreement, "date of intent to sell" shall be the date of execution of a listing contract when required by this agreement, or if a listing contract is not otherwise necessary, the date shall be determined to be the date upon which a requirement for the Owner to sell is first applicable.

NOTHING HEREIN SHALL BE CONSTRUED TO CONSTITUTE A REPRESENTATION OR GUARANTEE BY THE APCHA, THE CITY OR THE COUNTY THAT ON SALE THE OWNER SHALL OBTAIN THE MAXIMUM SALE PRICE.

- * 7. (a) For the purpose of determining the Maximum Sale Price in accordance with this Section, the Owner may add to the amount specified in Paragraph 6 above, the cost of Permitted Improvements (as defined in Exhibit "B") in a total amount not to exceed \$_____, which is ten percent (10%) of the APCHA initial listed purchase price set forth in paragraph 6(a) above. In calculating such amount only those Permitted Improvements identified

in Exhibit B hereto shall qualify for inclusion. All such Permitted Improvements installed or constructed over the life of the unit shall qualify. However, the ten percent (10%) allowance shall at all times be a fixed amount, beyond which no increase in Maximum Sale Price is permitted.

- (b) Permitted Improvements shall not include any changes or additions to the Property made by the Owner during construction or thereafter, except in accordance with Paragraph 7(a) above and Exhibit B hereto. Permitted Improvements shall not be included in APCA's listed purchase price, even if made or installed during original construction.
- (c) In order to qualify as Permitted Improvements, Owner must furnish to APCA the following information with respect to the improvements which the Owner seeks to include in the calculation of Maximum Sale Price:
 - (i) Original or duplicate receipts to verify the actual costs expended by the Owner for the Permitted Improvements;
 - (ii) Owner's affidavit verifying that the receipts are valid and correct receipts tendered at the time of purchase; and
 - (iii) True and correct copies of any building permit or certificate of occupancy required to be issued by the Aspen/Pitkin County Building Department with respect to the Permitted Improvements.
- (d) For the purpose of determining the Maximum Sale Price in accordance with this Section, Owner may also add to the amount specified in Paragraphs 6 and 7(a), the cost of any permanent improvements constructed or installed as a result of any requirement imposed by any governmental agency, provided that written certification is provided to the APCA of both the applicable requirement and the information required by Paragraph 7(c)(i)-(iii).
- (e) In calculating the costs under Paragraphs 7(a) and 7(d), only the Owner's actual out-of-pocket costs and expenses shall be eligible for inclusion. Such amount shall not include an amount attributable to Owner's "sweat equity" or to any appreciation in the value of the improvements.

8. All disputes between Owner and the administrative staff of the APCA shall be heard in accordance with the grievance procedures set forth in the Affordable Housing Guidelines.

~~X~~ 9. Owner shall not permit any prospective buyer to assume any or all of the Owner's customary closing costs nor accept any other consideration which would cause an increase in the purchase price above the bid price so as to induce the Owner to sell to such prospective buyer.

10. In the event that one qualified bid is received equal to the Maximum Sale Price herein established, the Property shall be sold to such bidder at the Maximum Sale Price; and in the event Owner receives two or more such bids equal to the Maximum Sale Price, the Qualified Buyer shall be selected according to the priority for Sale Units set forth in the Affordable Housing Guidelines; and, in the event that all such qualified bidders are of equal priority pursuant to the Affordable Housing Guidelines, the Qualified Buyer shall be selected by lottery among the qualified bidders, whereupon the Property shall be sold to the winner of such lottery at the Maximum Sale Price. Owner shall have a period of two (2) business days in which to consider and accept or reject any purchase offer less than the Maximum Sale Price. Bids in excess of the Maximum Sale Price shall be rejected. If all bids are below Maximum Sale Price, Owner may accept the highest qualified bid. If all bids are below Maximum Sale Price and two or more bids are for the same price, the Qualified Buyer shall be selected by lottery from among the highest qualified bidders.

11. In the event that title to the Property vests by descent in individuals and/or entities who are not Qualified Buyers as that term is defined herein, (hereinafter "Non-Qualified Transferee(s)"), the Property shall immediately be listed for sale as provided in Paragraph 5 above (including the payment of the specified fee to the APCA), and the highest bid by a Qualified Buyer, for not less than ninety-five percent (95%) of the Maximum Sale Price or the appraised market value, whichever is less, shall be accepted; if all bids are below ninety-five percent (95%) of the Maximum Sale Price or the appraised market value, the Property shall continue to be listed for sale until a bid in accordance with this section is made, which bid must be accepted. The cost of the appraisal shall be paid by the Non-Qualified Transferee(s).

(a) Non-Qualified Transferee(s) shall join in any sale, conveyance or transfer of the Property to a Quali-

fied Buyer and shall execute any and all documents necessary to do so; and

- (b) Non-Qualified Transferee(s) agree not to (i) occupy the Property, (ii) rent all or any part of the Property, except in strict compliance with Paragraph 15 hereof; (iii) engage in any other business activity on or in the Property, (iv) sell or otherwise transfer the Property except in accordance with this Agreement and the Affordable Housing Guidelines, or (v) sell or otherwise transfer the Property for use in a trade or business.
- (c) The APCHA, the County, and the City, or their respective successors, as applicable, shall have the right and option to purchase the Property, exercisable within a period of fifteen (15) calendar days after receipt of any sales offer submitted to the APCHA by a Non-Qualified Transferee(s), and, in the event of exercising their right and option, shall purchase the Property from the Non-Qualified Transferee(s) for a price of ninety-five percent (95%) of the Maximum Sale Price, or the appraised market value, whichever is less. The offer to purchase shall be made by the Non-Qualified Transferee within fifteen (15) days of acquisition of the Property.
- (d) Where the provisions of this Paragraph 11 apply, the APCHA may require the Owner to rent the Property in accordance with the provisions of Paragraph 15, below.

OWNER RESIDENCE

- 12. Owner represents and warrants that the Property shall be and is to be utilized only as the sole and exclusive place of residence of Owner.
- 13. Owner agrees that, in the event Owner changes domicile or ceases to utilize the Property as his sole and exclusive place of residence, the Property will be offered for sale pursuant to the provisions of Paragraph 11 of this Agreement. Owner shall be deemed to have changed Owner's domicile by becoming a resident elsewhere or accepting permanent employment outside Pitkin County, or residing on the Property for fewer than nine (9) months per calendar year without the express written approval of the APCHA. Where the provisions of this Paragraph 13 apply, the APCHA may require the Owner to rent the Property in accordance with the provisions of Paragraph 15, below.

14. If at any time the Owner of the Property also owns any interest alone or in conjunction with others in any developed residential property or dwelling unit(s), Owner agrees to immediately list said other property or unit for sale and to sell owner's interest in such property at a sales price comparable to like units or properties in the area in which the property or dwelling unit(s) are located. In the event said other property or unit has not been sold by Owner within one hundred twenty (120) days of its listing, then Owner hereby agrees to immediately list this Property for sale pursuant to the provisions of Paragraph 11 of this Agreement. It is understood and agreed between the parties hereto that, in the case of an Owner whose business is the construction and sale of residential properties or the purchase and resale of such properties, the properties which constitute inventory in such an Owner's business shall not constitute "other developed residential property" or "dwelling unit(s)" as those terms are used in this Paragraph 14.

RENTAL

15. Owner may not, except with prior written approval of the APCA, and subject to the APCA's conditions of approval, rent the Property for any period of time. Prior to occupancy any tenant must be approved by the Homeowner's Association, if applicable, and the APCA in accordance with the income, occupancy and all other qualifications established by the APCA in its Affordable Housing Guidelines. The APCA shall not approve any rental if such rental is being made by Owner to utilize the Property as an income producing asset, except as provided below, and shall not approve a lease with a rental term in excess of twelve (12) months. A signed copy of the lease must be provided to the APCA prior to occupancy by any tenant. Any such lease approved by the APCA shall be subject to the following rent calculations:
- (a) A rental rate not to exceed the monthly expenses for the cost of principal and interest payments, taxes, property insurance, condominium or homeowner assessments, utilities plus an additional Twenty Dollars (\$20.00) and a reasonable (refundable) security deposit; or
 - (b) In the event that there is no outstanding mortgage on the Property, the rental rate shall be based on Square Foot Rents as defined in the most current Aspen/Pitkin County Housing Authority Guidelines as adopted from time to time.

The requirements of this Paragraph shall not preclude the

Owner from sharing occupancy of the Property with non-owners on a rental basis provided Owner continues to meet the obligations contained in this Agreement, including Paragraph 12.

16. IN NO EVENT SHALL THE OWNER CREATE AN ADDITIONAL DWELLING UNIT, AS DEFINED IN THE PITKIN COUNTY OR CITY OF ASPEN LAND USE CODE, IN OR ON THE PROPERTY.
17. NOTHING HEREIN SHALL BE CONSTRUED TO REQUIRE THE APCHA TO PROTECT OR INDEMNIFY THE OWNER AGAINST ANY LOSSES ATTRIBUTABLE TO THE RENTAL INCLUDING (NOT BY WAY OF LIMITATION) NON-PAYMENT OF RENT OR DAMAGE TO THE PREMISES; NOR TO REQUIRE THE APCHA TO OBTAIN A QUALIFIED TENANT FOR THE OWNER IN THE EVENT THAT NONE IS FOUND BY THE OWNER.

BREACH

18. In the event that the APCHA has reasonable cause to believe the Owner is violating the provisions of this Agreement, ~~the APCHA~~ by its authorized representative may inspect the Property between the hours of 8:00 A.M. and 5:00 P.M., Monday through Friday, after providing the Owner with no less than 24 hours' written notice.
19. The APCHA, in the event a violation of this Agreement is discovered, shall send a notice of violation to the Owner detailing the nature of the violation and allowing the Owner fifteen (15) days to cure. Said notice shall state that the Owner may request a hearing before the APCHA within fifteen (15) days to determine the merits of the allegations. If no hearing is requested and the violation is not cured within the fifteen (15) day period, the Owner shall be considered in violation of this Agreement. If a hearing is held before the APCHA, the decision of the APCHA based on the record of such hearing shall be final for the purpose of determining if a violation has occurred.

REMEDIES

20. There is hereby reserved to the parties hereto any and all remedies provided by law for breach of this Agreement or any of its terms. In the event the parties resort to litigation with respect to any or all provisions of this Agreement, the prevailing party shall be entitled to recover damages and costs, including reasonable attorneys' fees.
21. In the event the Property is sold and/or conveyed without compliance herewith, such sale and/or conveyance shall be

wholly null and void and shall confer no title whatsoever upon the purported buyer. Each and every conveyance of the Property, for all purposes, shall be deemed to include and incorporate by this reference, the covenants herein contained, even without reference therein to this Agreement.

22. In the event that the Owner fails to cure any breach, the APCHA may resort to any and all available legal action, including, but not limited to, specific performance of this Agreement or a mandatory injunction requiring sale of the Property by Owner as specified in Paragraphs 3, 11, 13, and 14. The costs of such sale shall be taxed against the proceeds of the sale with the balance being paid to the Owner.
23. In the event of a breach of any of the terms or conditions contained herein by Owner, his heirs, successors or assigns, the APCHA's initial listed purchase price of the Property as set forth in Section 6(a) of this Agreement shall, upon the date of such breach as determined by the APCHA, automatically cease to increase as set out in paragraph 6 of this Agreement, and shall remain fixed until the date of cure of said breach.

FORECLOSURE

The APCHA, the Board and the City Council may, pursuant to that certain Option to Buy executed and recorded of even date herewith, the terms of which are incorporated in this Agreement by this reference as if fully set forth herein, agree to release and waive their ability to enforce the resale deed restrictions contained herein, in the event of foreclosure, provided that said Option to Buy grants to the APCHA and either the Board or the City Council, as the designee of the APCHA, the option to acquire the Property within thirty (30) days after the issuance of a public trustee's deed to the holder (including assigns of the holder) of the promissory note secured by a first deed of trust for an option price not to exceed the redemption price on the last day of all statutory redemption period(s) and any additional reasonable costs incurred by the holder during the option period which are directly related to the foreclosure.

In the event that the APCHA and either the Board or the City Council, as the designee of the APCHA, exercise the option pursuant to the terms of that certain Option to Buy, described above, the APCHA, and/or its designee, may sell the Property to Qualified Buyers as that term is defined herein, or rent the Property to qualified tenants who meet the income, occupancy and all other qualifications, established by the APCHA in its Affordable Housing Guidelines until sale to a

Qualified Buyer is effected.

GENERAL PROVISIONS

24. Notices. Any notice, consent or approval which is required to be given hereunder shall be given by mailing the same, certified mail, return receipt requested, properly addressed and with postage fully prepaid, to any address provided herein or to any subsequent mailing address of the party as long as prior written notice of the change of address has been given to the other parties to this Agreement.
25. Said notices, consents and approvals shall be sent to the parties hereto at the following addresses unless otherwise notified in writing:
- To Owner:
- To APCHA: Director
Aspen/Pitkin County Housing Authority
39551 Highway 82
Aspen, Colorado 81611
26. Exhibits. All exhibits attached hereto, (Exhibits A & B) are incorporated herein and by this reference made a part hereof.
27. Severability. Whenever possible, each provision of this Agreement and any other related document shall be interpreted in such manner as to be valid under applicable law; but, if any provision of any of the foregoing shall be invalid or prohibited under said applicable law, such provisions shall be ineffective to the extent of such invalidity or prohibition without invalidating the remaining provisions of such document.
28. Choice of Law. This Agreement and each and every related document is to be governed and construed in accordance with the laws of the State of Colorado.
29. Successors. Except as otherwise provided herein, the provisions and covenants contained herein shall inure to and be binding upon the heirs, successors and assigns of the parties.
30. Section Headings. Paragraph or section headings within this Agreement are inserted solely for convenience of reference, and are not intended to, and shall not, govern, limit or aid in the construction of any terms or

provisions contained herein.

31. Waiver. No claim of waiver, consent or acquiescence with respect to any provision of this Agreement shall be valid against any party hereto except on the basis of a written instrument executed by the parties to this Agreement. However, the party for whose benefit a condition is inserted herein shall have the unilateral right to waive such condition.
32. Gender and Number. Whenever the context so requires herein, the neuter gender shall include any or all genders and vice versa and the use of the singular shall include the plural and vice versa.
33. Personal Liability. Owner agrees that he or she shall be personally liable for any of the transactions contemplated herein.
34. Further Actions. The parties to this Agreement agree to execute such further documents and take such further actions as may be reasonably required to carry out the provisions and intent of this Agreement or any agreement or document relating hereto or entered into in connection herewith.
35. Modifications. The parties to this Agreement agree that any modifications of this Agreement shall be effective only when made by writings signed by both parties and recorded with the Clerk and Recorder of Pitkin County, Colorado. Notwithstanding the foregoing, APCHA reserves the right to amend this Agreement unilaterally where deemed necessary to effectuate the purpose and intent of this Agreement, and where such unilateral action does not materially impair the Owner's rights under this Agreement.

IN WITNESS WHEREOF, the parties hereto have executed this instrument on the day and year above first written.

OWNER:

By: _____

Name: _____

Title: _____

Mailing Address:

OWNER:

By: _____

Name: _____

Title: _____

Mailing Address:

STATE OF)
) ss.
COUNTY OF)

The foregoing instrument was acknowledged before me this _____
day of _____, 19__, by _____
and _____.

Witness my hand and official seal.
My commission expires:

Notary Public

ACCEPTANCE BY THE ASPEN/PITKIN COUNTY HOUSING AUTHORITY

The foregoing Agreement and its terms are accepted by The Aspen/Pitkin County Housing Authority.

THE ASPEN/PITKIN COUNTY HOUSING
AUTHORITY

By: James L. Curtis

Title: Chairperson

STATE OF COLORADO)
) ss.
COUNTY OF PITKIN)

The foregoing instrument was acknowledged before me this 21st
day of January, 1990, by James Curtis.

Witness my hand and official seal.

My commission expires: 3/19/94

[Signature]
Notary Public

occup.agt

EXHIBIT A
(LEGAL DESCRIPTION)

FAIRWAY THREE
EXHIBIT "B"
TO
THE ASPEN/PITKIN COUNTY
HOUSING AUTHORITY'S
OCCUPANCY AND RESALE DEED RESTRICTION,
AGREEMENT, AND COVENANT

1. The term "Permitted Improvement" as used in the Agreement shall only include the following:

(a) The cost to finish unfinished bathroom space in the 3-bedroom units.

(b) The cost for additional doors and the conversion of original doors to french doors, less the salvage value of the original doors.

(c) The following items, provided they are fixtures, i.e., permanent improvements to the Property:

(i) ceiling fans;

(ii) energy conservation improvements, with the approval of the APCA;

(iii) improvements for the benefit of seniors and/or handicapped persons;

2. The term "Permitted Improvements" as used in this Agreement shall not include the following:

(a) Decks not included in the plans approved by the APCA;

(b) Landscaping;

(c) Upgrades of kitchen appliances;

(d) Upgrades of plumbing fixtures;

(e) Skylights not included in the plans approved by the APCA;

(f) Jacuzzis;

(g) Window coverings, unless approved by the APCA as energy conservation measures;

(h) Any redesign of floor plans not in the plans approved by the APCA;

(i) Addition of washer and/or dryer, even if fixtures;

- (j) Electric garage door openers;
- (k) Security systems;
- (l) Furniture, even if fixtures, such as wall units or shelving;
- (m) Additional cable TV or telephone wiring for rooms not in the plans approved by the APCHA;
- (n) Upgrades of medicine cabinets;
- (o) Expansion of clothes closets or closet organizers;
- (p) Upgrades of carpeting;
- (q) Carports of any kind; and
- (r) Laundry chutes.

3. The items listed in Paragraph 2 are set forth to reflect those items which were specifically considered by the Aspen/Pitkin County Housing Authority Board of Directors and disapproved as permitted improvements. The list is not intended to be a complete list of all improvements which may be added to the property but not included within the definition of permitted Improvements, it being understood that only those items listed under Paragraph 1 above are Permitted Improvements for purposes of the Agreement.

a:fairway.exh

APPENDIX E

ACKNOWLEDGEMENTS

APPENDIX E

ACKNOWLEDGEMENTS

The principal researchers would like to acknowledge the helpful and thoughtful participation of many people in the undertaking of the Jasper Housing Study. Over 400 households responded to the detailed Housing Survey conducted in March, and almost 100 people attended the Housing Forum held in mid-June. In addition to this broadly-based participation, the following individuals gave generously of their time and provided insightful input into the study.

Malcolm Anderson, General Manager
Chateau Jasper

Rick Ashton, General Manager
Lobstick and Amethyst Hotels
Jasper

Walter Baier, General Manager
Sawridge Hotel, Jasper

Nander Bakonyi, Building Inspector
Jasper National Park

Bob Beiting and Marie Davis
Alberta Bureau of Statistics

Neil Butler, Chairman
Seton Hospital Board

Bob Cameron, Creative Resources Consulting
Calgary, Alberta

Ralph Cisco, Director Planning
Blaine County, Idaho

Pat Crowley, Maligne Tours
Jasper

Chris Diamond, Mountain Café
Jasper

Corporal Fitzpatrick,
RCMP, Jasper

Gail Froland, Jasper
Co-initiator of Housing Petition

Dave Gibson, General Manager
Marmot Ski Basin, Jasper

Milt Gilmour, Totem Menswear
Jasper

Rev. David Griffen,
The Oikia Foundation, Jasper

Glenn Haddrell, Executive Director
Columbia Housing, Vancouver

Caroline Hicks, Planning Analyst
Resort Municipality of Whistler

Jim Jacquets, City Manager
Ketchum, Idaho (Sun Valley)

Jasper Booster

George Krefting, Secretary Treasurer
Jasper School District No. 3063

Paul Kuzel, Program Planning Advisor
Alberta Municipal Affairs, Edmonton

Doug Leighton, Director of Planning
Banff

John Martin, Policy & Planning
Alberta Municipal Affairs, Edmonton

Fred McMullan, Strategic Planning Branch
Alberta Tourism

Carol Moerth, Research Officer
Alberta Tourism

Barb Morin, Jasper
Co-initiator of Housing Petition

Richard Moser, Realtor
Moser Agency (Real Estate & Insurance)

Don Moulds, CMHC
Edmonton

Dave Neilson, Building Manager
Trijon Planning & Development, Jasper

Bob Nevins, Planner
Aspen Pitken County Housing Authority

Pat Nicholl, Administrator,
Pine Grove Manor

Dave Phillips, Property Manager
McLaughlin/Mitchell Homes, Edmonton

Charlie Pieper, Ass't Superintendent for CN
Jasper

Bill Ramsay
Senior Real Estate Representative, CN
Edmonton

Pat Roussel, Building Manager,
Yellowhead Apartments, Jasper

Will Rushton, High Country Casuals
& Chair, Jasper Health Unit
Jasper

Laurie Scott, CMHC
Edmonton

Ed Shaske, Strategic Planning & Research
Alberta Economic Development

Steven Siu, Planning Services
Alberta Municipal Affairs, Edmonton

Marilyn Stecyk
Jasper Activity Centre

Ann Tomaszewski,
Jasper Town Committee

Gary Watson, Executive Director
Whistler Valley Housing Society

Kathleen Waxer,
Family & Community Social Services, Jasper

John Way, Realtor
Re/Max

Randy Winkler
District Operations Services Officer, CN
Kamloops

Barry Zwueste, Executive Asst. Mgr.
Jasper Park Lodge

JASPER TOWN HOUSING SUB-COMMITTEE:

Barry Zwueste, Chair

Richard Ireland

Joyce Richards

Gordon Ruddy

CANADIAN PARKS SERVICE:

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Western Region, Calgary

Doug Chambers,
Jasper Townsite Manager

David de Lange, Socio-Economic Services
Western Region, Calgary

Dennis Mullen, President, Local 30115
Public Service Alliance of Canada (CPS)

Russ Kirby
Western Region, Calgary

Jean Moquin
Western Region, Calgary

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Valerie Lannon
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